

EXHIBIT B

APPENDICES

- A - DETERMINATION OF INVESTMENT RETURN RATE
- B - INCOME-LEVELING OPTION FACTORS
- C - SPOUSE BENEFIT COVERAGE FACTORS
- D - JOINT AND SURVIVOR OPTION FACTORS
- E - REDUCTION OF COMPANY-PAID SURVIVOR BENEFIT
- F - BENEFIT LIMITATION
- G - OPERATION OF THE PLAN AS A TOP-HEAVY PLAN

[All Appendices are additions to the Plan]

PENSION AND RETIREMENT PLAN

APPENDIX A

DETERMINATION OF INVESTMENT RETURN RATE

Investment return rates will be established quarterly, rounded to the nearest whole percentage and based on the average Pension Benefit Guaranty Corporation immediate annuity rates for the preceding quarter. In no event will the rate be less than 5% or greater than 15%.

PENSION AND RETIREMENT PLANAPPENDIX BINCOME-LEVELING OPTION FACTORS

1. The benefit payable prior to age 62 is equal to the Primary Social Security Benefit, as defined in Section IX times the appropriate factor from the following tables, plus the employee's pension.
2. The benefit payable after age 62 is equal to the benefit calculated above, less the Primary Social Security Benefit, as defined in Section IX.

FACTORS FOR INCOME LEVELING OPTION

INTEREST RATE: 5.8%

MONTHS

AGE OF RETIREMENT	0	1	2	3	4	5	6	7	8	9	10	11
61	.9149	.9220	.9291	.9362	.9432	.9503	.9574	.9645	.9716	.9787	.9858	.9929
60	.8388	.8451	.8515	.8578	.8641	.8705	.8768	.8832	.8895	.8958	.9022	.9085
59	.7706	.7762	.7819	.7876	.7933	.7990	.8047	.8104	.8160	.8217	.8274	.8331
58	.7092	.7143	.7195	.7246	.7297	.7348	.7399	.7450	.7501	.7552	.7603	.7655
57	.6540	.6586	.6632	.6678	.6724	.6770	.6816	.6862	.6908	.6954	.7000	.7046
56	.6040	.6082	.6123	.6165	.6207	.6248	.6289	.6332	.6373	.6415	.6456	.6498
55	.5588	.5626	.5663	.5701	.5739	.5776	.5814	.5852	.5889	.5927	.5965	.6003
54	.5177	.5212	.5246	.5280	.5314	.5349	.5383	.5417	.5451	.5485	.5520	.5554
53	.4804	.4835	.4866	.4897	.4929	.4960	.4991	.5022	.5053	.5084	.5115	.5146
52	.4464	.4492	.4520	.4549	.4577	.4606	.4634	.4662	.4691	.4719	.4747	.4776
51	.4153	.4179	.4205	.4231	.4257	.4282	.4308	.4334	.4360	.4386	.4412	.4438
50	.3869	.3892	.3916	.3940	.3963	.3987	.4011	.4034	.4058	.4082	.4106	.4129
49	.3608	.3630	.3651	.3673	.3695	.3717	.3738	.3760	.3782	.3803	.3825	.3847
48	.3369	.3389	.3409	.3428	.3448	.3468	.3488	.3508	.3528	.3548	.3568	.3588
47	.3149	.3167	.3185	.3204	.3222	.3240	.3259	.3277	.3295	.3314	.3332	.3350
46	.2946	.2963	.2980	.2996	.3013	.3030	.3047	.3064	.3081	.3098	.3115	.3132
45	.2759	.2774	.2790	.2806	.2821	.2837	.2852	.2868	.2883	.2899	.2915	.2930

5

INTEREST RATE: 6.8%

MONTHS

AGE OF RETIREMENT	0	1	2	3	4	5	6	7	8	9	10	11
61	.9081	.9158	.9234	.9311	.9387	.9464	.9541	.9617	.9694	.9770	.9847	.9923
60	.8264	.8332	.8400	.8469	.8537	.8605	.8673	.8741	.8809	.8877	.8945	.9013
59	.7536	.7597	.7657	.7718	.7779	.7839	.7900	.7961	.8021	.8082	.8143	.8206
58	.6885	.6939	.6993	.7047	.7102	.7156	.7210	.7264	.7319	.7373	.7427	.7482
57	.6381	.6349	.6398	.6447	.6495	.6544	.6593	.6641	.6690	.6739	.6787	.6836
56	.5776	.5820	.5864	.5907	.5951	.5995	.6038	.6082	.6126	.6170	.6213	.6257
55	.5304	.5343	.5382	.5422	.5461	.5501	.5540	.5579	.5619	.5658	.5697	.5737
54	.4877	.4913	.4948	.4984	.5019	.5055	.5090	.5126	.5161	.5197	.5233	.5268
53	.4491	.4524	.4556	.4588	.4620	.4652	.4684	.4716	.4749	.4781	.4813	.4845
52	.4142	.4171	.4200	.4229	.4258	.4287	.4317	.4346	.4375	.4404	.4433	.4462
51	.3824	.3851	.3877	.3904	.3930	.3957	.3983	.4009	.4036	.4062	.4089	.4115
50	.3535	.3559	.3584	.3608	.3632	.3656	.3680	.3704	.3728	.3752	.3776	.3800
49	.3272	.3294	.3316	.3338	.3360	.3382	.3404	.3426	.3448	.3470	.3492	.3513
48	.3032	.3052	.3072	.3092	.3112	.3132	.3152	.3172	.3192	.3212	.3232	.3252
47	.2812	.2830	.2849	.2867	.2885	.2904	.2922	.2940	.2959	.2977	.2995	.3016
46	.2611	.2628	.2644	.2661	.2678	.2695	.2712	.2728	.2745	.2762	.2779	.2795
45	.2426	.2442	.2457	.2473	.2488	.2503	.2519	.2534	.2549	.2565	.2580	.2596

6

PENSION AND RETIREMENT PLAN

FACTORS FOR INCOME LEVELING OPTION

INTEREST RATE: 7.8%

MONTHS

AGE OF RETIREMENT	0	1	2	3	4	5	6	7	8	9	10	11
61	.9813	.9095	.9177	.9260	.9342	.9424	.9506	.9589	.9671	.9753	.9835	.9918
60	.8140	.8213	.8286	.8359	.8431	.8504	.8577	.8649	.8722	.8795	.8868	.8940
59	.7347	.7431	.7496	.7560	.7625	.7689	.7754	.7818	.7883	.7947	.8012	.8076
58	.6679	.6735	.6794	.6851	.6908	.6966	.7023	.7080	.7138	.7195	.7252	.7310
57	.6066	.6117	.6168	.6220	.6271	.6322	.6373	.6424	.6475	.6526	.6577	.6628
56	.5519	.5554	.5610	.5656	.5701	.5747	.5793	.5838	.5884	.5929	.5975	.6021
55	.5029	.5070	.5110	.5151	.5192	.5233	.5274	.5315	.5355	.5396	.5437	.5478
54	.4589	.4625	.4662	.4699	.4735	.4772	.4809	.4845	.4882	.4919	.4955	.4992
53	.4193	.4226	.4259	.4292	.4325	.4358	.4391	.4424	.4457	.4490	.4523	.4556
52	.3837	.3867	.3897	.3926	.3956	.3986	.4015	.4045	.4075	.4104	.4134	.4164
51	.3516	.3542	.3569	.3596	.3623	.3650	.3676	.3703	.3730	.3757	.3784	.3810
50	.3225	.3249	.3273	.3298	.3322	.3346	.3370	.3394	.3419	.3443	.3467	.3491
49	.2962	.2984	.3005	.3027	.3049	.3071	.3093	.3115	.3137	.3159	.3181	.3203
48	.2723	.2743	.2763	.2782	.2802	.2822	.2842	.2862	.2882	.2902	.2922	.2942
47	.2506	.2524	.2542	.2560	.2578	.2596	.2614	.2632	.2650	.2668	.2687	.2705
46	.2308	.2325	.2341	.2358	.2374	.2390	.2407	.2423	.2440	.2456	.2473	.2489
45	.2128	.2143	.2158	.2173	.2188	.2203	.2218	.2233	.2248	.2263	.2278	.2293

7

INTEREST RATE: 8.8%

MONTHS

AGE OF RETIREMENT	0	1	2	3	4	5	6	7	8	9	10	11
61	.8944	.9032	.9120	.9208	.9296	.9384	.9472	.9560	.9648	.9736	.9824	.9912
60	.8017	.8094	.8171	.8249	.8326	.8403	.8481	.8558	.8635	.8712	.8790	.8867
59	.7199	.7267	.7336	.7404	.7472	.7540	.7608	.7676	.7744	.7812	.7880	.7949
58	.6477	.6537	.6597	.6658	.6718	.6778	.6838	.6898	.6959	.7019	.7079	.7139
57	.5837	.5891	.5944	.5997	.6050	.6104	.6157	.6210	.6264	.6317	.6370	.6424
56	.5269	.5317	.5364	.5411	.5459	.5506	.5553	.5601	.5648	.5695	.5743	.5790
55	.4764	.4806	.4848	.4890	.4932	.4975	.5017	.5059	.5101	.5143	.5185	.5227
54	.4313	.4351	.4389	.4426	.4464	.4501	.4539	.4576	.4614	.4651	.4689	.4726
53	.3911	.3944	.3978	.4012	.4045	.4079	.4112	.4146	.4179	.4213	.4246	.4280
52	.3551	.3581	.3611	.3641	.3671	.3701	.3731	.3761	.3791	.3821	.3851	.3881
51	.3227	.3256	.3281	.3308	.3335	.3362	.3389	.3416	.3443	.3470	.3497	.3524
50	.2937	.2961	.2986	.3010	.3034	.3058	.3082	.3107	.3131	.3155	.3179	.3203
49	.2674	.2698	.2720	.2741	.2763	.2785	.2807	.2828	.2850	.2872	.2894	.2915
48	.2464	.2468	.2480	.2500	.2519	.2539	.2558	.2578	.2598	.2617	.2637	.2656
47	.2228	.2246	.2264	.2281	.2299	.2317	.2334	.2352	.2370	.2388	.2405	.2423
46	.2036	.2052	.2068	.2084	.2100	.2116	.2132	.2148	.2164	.2180	.2196	.2212
45	.1862	.1877	.1891	.1906	.1920	.1935	.1949	.1964	.1978	.1993	.2007	.2022

8

PENSION AND RETIREMENT PLAN

FACTORS FOR INCOME LEVELING OPTION

INTEREST RATE: 9.8%

MONTHS

AGE OF RETIREMENT	0	1	2	3	4	5	6	7	8	9	10	11
61	.8875	.8969	.9063	.9157	.9250	.9344	.9438	.9531	.9625	.9719	.9813	.9906
60	.7893	.7975	.8057	.8139	.8221	.8303	.8384	.8466	.8548	.8630	.8712	.8794
59	.7034	.7105	.7177	.7249	.7320	.7392	.7464	.7535	.7607	.7678	.7750	.7822
58	.6279	.6342	.6404	.6467	.6530	.6593	.6656	.6719	.6782	.6845	.6908	.6971
57	.5614	.5670	.5725	.5780	.5836	.5891	.5946	.6002	.6057	.6113	.6168	.6223
56	.5028	.5077	.5126	.5175	.5224	.5272	.5321	.5370	.5419	.5468	.5517	.5565
55	.4510	.4553	.4597	.4640	.4683	.4726	.4769	.4812	.4856	.4899	.4942	.4985
54	.4051	.4090	.4128	.4166	.4204	.4243	.4281	.4319	.4357	.4396	.4434	.4472
53	.3644	.3678	.3712	.3746	.3780	.3814	.3848	.3882	.3916	.3950	.3984	.4017
52	.3282	.3312	.3343	.3373	.3403	.3433	.3463	.3493	.3524	.3554	.3584	.3614
51	.2960	.2987	.3013	.3040	.3067	.3094	.3121	.3148	.3175	.3202	.3228	.3255
50	.2672	.2696	.2720	.2744	.2768	.2792	.2816	.2840	.2864	.2888	.2912	.2936
49	.2415	.2436	.2458	.2479	.2501	.2522	.2543	.2565	.2586	.2608	.2629	.2651
48	.2185	.2204	.2223	.2242	.2261	.2281	.2300	.2319	.2338	.2357	.2377	.2396
47	.1979	.1996	.2013	.2030	.2047	.2064	.2082	.2099	.2116	.2133	.2150	.2168
46	.1793	.1809	.1824	.1840	.1855	.1871	.1886	.1901	.1917	.1932	.1948	.1963
45	.1627	.1641	.1655	.1669	.1682	.1696	.1710	.1724	.1738	.1752	.1766	.1779

INTEREST RATE: 10.8%

MONTHS

AGE OF RETIREMENT	0	1	2	3	4	5	6	7	8	9	10	11
61	.8806	.8906	.9005	.9105	.9204	.9304	.9403	.9503	.9602	.9702	.9801	.9901
60	.7771	.7857	.7944	.8030	.8116	.8202	.8289	.8375	.8461	.8548	.8634	.8720
59	.6870	.6945	.7020	.7095	.7170	.7246	.7321	.7396	.7471	.7546	.7621	.7696
58	.6085	.6150	.6215	.6281	.6346	.6412	.6477	.6543	.6608	.6674	.6739	.6805
57	.5398	.5455	.5512	.5569	.5627	.5684	.5741	.5798	.5856	.5913	.5970	.6027
56	.4796	.4846	.4896	.4946	.4997	.5047	.5097	.5147	.5197	.5247	.5297	.5348
55	.4268	.4312	.4356	.4400	.4444	.4488	.4532	.4576	.4620	.4664	.4708	.4752
54	.3803	.3842	.3880	.3919	.3958	.3997	.4035	.4074	.4113	.4152	.4190	.4229
53	.3393	.3428	.3462	.3496	.3530	.3564	.3598	.3632	.3667	.3701	.3735	.3769
52	.3032	.3062	.3092	.3122	.3152	.3182	.3213	.3243	.3273	.3303	.3333	.3363
51	.2712	.2739	.2765	.2792	.2819	.2845	.2872	.2899	.2925	.2952	.2978	.3005
50	.2429	.2452	.2476	.2499	.2523	.2547	.2570	.2594	.2617	.2641	.2665	.2688
49	.2177	.2177	.2219	.2240	.2261	.2282	.2303	.2324	.2345	.2366	.2387	.2408
48	.1954	.1972	.1991	.2009	.2028	.2047	.2065	.2084	.2103	.2121	.2140	.2158
47	.1785	.1771	.1788	.1804	.1821	.1838	.1854	.1871	.1887	.1904	.1920	.1937
46	.1570	.1572	.1607	.1622	.1637	.1651	.1666	.1681	.1696	.1710	.1725	.1740
45	.1419	.1433	.1446	.1459	.1472	.1485	.1498	.1512	.1525	.1538	.1551	.1564

9

10

PENSION AND RETIREMENT PLAN

FACTORS FOR INCOME LEVELING OPTION

INTEREST RATE: 11.8%

AGE OF RETIREMENT	MONTHS											
	0	1	2	3	4	5	6	7	8	9	10	11
61	.8738	.8043	.8948	.9053	.9158	.9264	.9369	.9474	.9579	.9684	.9790	.9895
60	.7650	.7740	.7831	.7922	.8012	.8103	.8194	.8284	.8375	.8466	.8556	.8647
59	.6709	.6788	.6866	.6944	.7023	.7101	.7180	.7258	.7336	.7415	.7493	.7571
58	.5993	.5963	.6031	.6099	.6167	.6234	.6302	.6370	.6438	.6506	.6574	.6642
57	.5188	.5247	.5306	.5365	.5424	.5483	.5542	.5601	.5659	.5718	.5777	.5836
56	.4573	.4624	.4675	.4727	.4778	.4829	.4881	.4932	.4983	.5034	.5084	.5137
55	.4037	.4081	.4126	.4171	.4215	.4260	.4305	.4350	.4394	.4439	.4484	.4528
54	.3568	.3607	.3646	.3685	.3724	.3763	.3802	.3842	.3881	.3920	.3959	.3998
53	.3158	.3192	.3227	.3261	.3295	.3329	.3363	.3397	.3432	.3466	.3500	.3534
52	.2799	.2829	.2859	.2889	.2919	.2949	.2979	.3009	.3038	.3068	.3098	.3128
51	.2483	.2510	.2536	.2562	.2588	.2615	.2641	.2667	.2694	.2720	.2746	.2773
50	.2206	.2229	.2252	.2275	.2298	.2321	.2344	.2368	.2391	.2414	.2437	.2460
49	.1961	.1982	.2002	.2022	.2043	.2063	.2083	.2104	.2124	.2145	.2165	.2185
48	.1745	.1763	.1781	.1799	.1817	.1835	.1853	.1871	.1889	.1907	.1925	.1943
47	.1555	.1571	.1587	.1603	.1618	.1634	.1650	.1666	.1682	.1698	.1714	.1730
46	.1386	.1400	.1414	.1429	.1443	.1457	.1471	.1485	.1499	.1513	.1527	.1541
45	.1237	.1250	.1262	.1274	.1287	.1299	.1312	.1324	.1337	.1349	.1361	.1374

INTEREST RATE: 12.8%

AGE OF RETIREMENT	MONTHS											
	0	1	2	3	4	5	6	7	8	9	10	11
61	.8669	.8780	.8891	.9002	.9113	.9223	.9334	.9445	.9556	.9667	.9778	.9889
60	.7529	.7624	.7719	.7814	.7909	.8004	.8099	.8194	.8289	.8384	.8479	.8574
59	.6352	.6633	.6715	.6796	.6878	.6959	.7041	.7122	.7204	.7285	.7366	.7448
58	.5711	.5781	.5851	.5921	.5991	.6061	.6131	.6201	.6271	.6341	.6412	.6482
57	.4986	.5046	.5106	.5167	.5227	.5288	.5348	.5409	.5469	.5529	.5590	.5650
56	.4359	.4411	.4464	.4516	.4568	.4620	.4672	.4725	.4777	.4829	.4881	.4933
55	.3817	.3862	.3907	.3953	.3998	.4043	.4088	.4133	.4179	.4224	.4269	.4314
54	.3347	.3386	.3425	.3464	.3504	.3543	.3582	.3621	.3660	.3700	.3739	.3778
53	.2938	.2972	.3006	.3040	.3075	.3109	.3143	.3177	.3211	.3243	.3279	.3313
52	.2583	.2612	.2642	.2672	.2701	.2731	.2761	.2790	.2820	.2849	.2879	.2909
51	.2273	.2299	.2325	.2350	.2376	.2402	.2428	.2454	.2479	.2505	.2531	.2557
50	.2002	.2025	.2047	.2071	.2093	.2115	.2138	.2160	.2183	.2205	.2228	.2250
49	.1766	.1785	.1805	.1823	.1845	.1864	.1884	.1904	.1923	.1943	.1963	.1983
48	.1559	.1576	.1593	.1610	.1628	.1645	.1662	.1679	.1697	.1714	.1731	.1748
47	.1377	.1392	.1407	.1422	.1438	.1453	.1468	.1483	.1498	.1513	.1528	.1543
46	.1218	.1231	.1244	.1257	.1271	.1284	.1297	.1311	.1324	.1337	.1350	.1364
45	.1078	.1099	.1101	.1113	.1124	.1136	.1148	.1159	.1171	.1183	.1194	.1206

PENSION AND RETIREMENT PLAN

FACTORS FOR INCOME LEVELING OPTION

INTEREST RATE: 13.8%

MONTHS

AGE OF RETIREMENT	0	1	2	3	4	5	6	7	8	9	10	11
61	.8400	.8717	.8834	.8950	.9067	.9184	.9300	.9417	.9533	.9650	.9767	.9883
60	.7411	.7510	.7609	.7708	.7807	.7906	.8006	.8105	.8204	.8303	.8402	.8501
59	.6397	.6482	.6566	.6651	.6735	.6819	.6904	.6988	.7073	.7157	.7242	.7326
58	.5531	.5614	.5676	.5748	.5820	.5892	.5964	.6036	.6107	.6181	.6253	.6325
57	.4790	.4852	.4914	.4976	.5037	.5099	.5161	.5223	.5284	.5346	.5408	.5470
56	.4155	.4208	.4261	.4314	.4367	.4420	.4473	.4526	.4579	.4631	.4684	.4737
55	.3609	.3656	.3700	.3745	.3791	.3836	.3882	.3927	.3973	.4018	.4064	.4109
54	.3139	.3178	.3217	.3256	.3295	.3334	.3374	.3413	.3452	.3491	.3530	.3570
53	.2733	.2767	.2801	.2834	.2866	.2902	.2936	.2970	.3003	.3037	.3071	.3105
52	.2383	.2412	.2441	.2470	.2500	.2529	.2558	.2587	.2616	.2645	.2675	.2704
51	.2080	.2105	.2130	.2155	.2181	.2206	.2231	.2257	.2282	.2307	.2332	.2358
50	.1817	.1839	.1861	.1883	.1905	.1927	.1948	.1970	.1992	.2014	.2036	.2058
49	.1589	.1608	.1627	.1646	.1665	.1684	.1703	.1722	.1741	.1760	.1779	.1798
48	.1391	.1408	.1426	.1441	.1457	.1474	.1490	.1507	.1523	.1540	.1556	.1573
47	.1219	.1233	.1248	.1262	.1277	.1291	.1305	.1320	.1334	.1348	.1363	.1377
46	.1067	.1082	.1094	.1107	.1119	.1132	.1144	.1157	.1169	.1182	.1194	.1207
45	.8938	.8949	.8960	.8971	.8982	.8993	.9004	.9015	.9025	.9036	.9047	.9058

INTEREST RATE: 14.8%

MONTHS

AGE OF RETIREMENT	0	1	2	3	4	5	6	7	8	9	10	11
61	.8532	.8655	.8777	.8899	.9022	.9144	.9266	.9388	.9511	.9633	.9755	.9878
60	.7294	.7397	.7500	.7603	.7707	.7810	.7913	.8016	.8120	.8223	.8326	.8429
59	.6246	.6333	.6421	.6508	.6595	.6683	.6770	.6857	.6944	.7032	.7119	.7206
58	.5357	.5431	.5505	.5579	.5654	.5728	.5802	.5876	.5950	.6024	.6098	.6172
57	.4602	.4665	.4728	.4791	.4854	.4917	.4980	.5043	.5106	.5169	.5232	.5294
56	.3960	.4013	.4067	.4120	.4174	.4227	.4281	.4335	.4388	.4442	.4495	.4549
55	.3411	.3457	.3503	.3548	.3594	.3640	.3685	.3731	.3777	.3823	.3868	.3914
54	.2943	.2952	.3021	.3060	.3099	.3138	.3177	.3216	.3255	.3294	.3333	.3372
53	.2542	.2575	.2609	.2642	.2675	.2709	.2742	.2776	.2809	.2843	.2876	.2909
52	.2198	.2227	.2255	.2284	.2313	.2341	.2370	.2399	.2427	.2456	.2484	.2513
51	.1903	.1927	.1952	.1977	.2001	.2026	.2050	.2075	.2100	.2124	.2149	.2173
50	.1649	.1670	.1691	.1712	.1733	.1755	.1776	.1797	.1818	.1839	.1860	.1882
49	.1430	.1448	.1467	.1485	.1503	.1521	.1540	.1558	.1576	.1594	.1612	.1631
48	.1242	.1257	.1273	.1289	.1305	.1320	.1334	.1352	.1367	.1383	.1399	.1415
47	.1079	.1093	.1106	.1120	.1133	.1147	.1160	.1174	.1188	.1201	.1215	.1229
46	.8938	.8950	.8962	.8974	.8985	.8997	.9004	.9015	.9025	.9036	.9047	.9058
45	.8817	.8827	.8837	.8847	.8857	.8867	.8878	.8888	.8898	.8908	.8918	.8928

PENSION AND RETIREMENT PLAN

FACTORS FOR INCOME LEVELING OPTION

INTEREST RATE: 18.6%

MONTHS

AGE OF RETIREMENT	0	1	2	3	4	5	6	7	8	9	10	11
61	.8465	.8593	.8721	.8849	.8977	.9104	.9232	.9360	.9488	.9616	.9744	.9872
60	.7179	.7286	.7393	.7500	.7607	.7714	.7822	.7929	.8036	.8143	.8250	.8358
59	.6098	.6188	.6278	.6368	.6458	.6548	.6638	.6728	.6818	.6908	.6998	.7088
58	.5189	.5264	.5340	.5416	.5492	.5568	.5643	.5719	.5795	.5871	.5947	.6022
57	.4422	.4486	.4549	.4613	.4677	.4741	.4805	.4869	.4933	.4997	.5061	.5125
56	.3773	.3827	.3881	.3935	.3989	.4044	.4098	.4152	.4206	.4260	.4314	.4368
55	.3225	.3270	.3316	.3362	.3408	.3453	.3499	.3545	.3590	.3636	.3682	.3728
54	.2759	.2798	.2837	.2876	.2914	.2953	.2992	.3031	.3069	.3108	.3147	.3186
53	.2364	.2397	.2430	.2463	.2496	.2529	.2561	.2594	.2627	.2660	.2693	.2726
52	.2027	.2055	.2083	.2111	.2140	.2168	.2196	.2224	.2252	.2280	.2308	.2336
51	.1741	.1765	.1788	.1812	.1836	.1860	.1884	.1908	.1932	.1956	.1980	.2003
50	.1496	.1516	.1537	.1557	.1578	.1598	.1618	.1639	.1659	.1680	.1700	.1720
49	.1287	.1305	.1322	.1339	.1357	.1374	.1392	.1409	.1426	.1444	.1461	.1479
48	.1108	.1123	.1138	.1153	.1168	.1183	.1198	.1213	.1228	.1242	.1257	.1272
47	.0955	.0968	.0981	.0993	.1006	.1019	.1032	.1044	.1057	.1070	.1083	.1096
46	.0824	.0835	.0846	.0857	.0868	.0879	.0889	.0899	.0911	.0922	.0933	.0944
45	.0711	.0720	.0730	.0739	.0749	.0758	.0767	.0777	.0786	.0796	.0805	.0814

15

PENSION AND RETIREMENT PLANAPPENDIX CSPOUSE BENEFIT COVERAGE FACTORS

PERCENTAGE REDUCTION IN MONTHLY AMOUNT OF EMPLOYEE'S PENSION TO PROVIDE
A SPOUSE WITH A MONTHLY LIFE ANNUITY COMMENCING UPON THE DEATH
OF THE EMPLOYEE AND EQUAL TO SIX OF EMPLOYEE'S REDUCED PENSION

AGE OF NAMED SURVIVOR *	INTEREST RATE: 8.0%										
	30	35	40	45	50	55	60	65	70	75	80
0	6.62	7.91	10.35	13.04	17.23	21.64	26.00	30.81	36.19	41.11	46.13
5	6.73	7.61	10.03	12.13	16.74	21.35	26.47	30.40	35.88	40.82	45.83
10	6.84	7.14	9.65	12.76	16.92	20.95	26.00	30.10	35.52	40.49	45.58
15	6.95	6.96	9.18	12.25	16.01	19.94	25.07	29.61	34.93	39.85	44.79
20	6.81	6.28	6.62	11.65	15.39	19.00	24.93	29.99	34.93	39.30	44.69
25	6.96	8.66	9.95	10.92	14.82	19.01	24.14	29.20	34.78	39.88	44.94
30	6.48	8.82	7.10	10.06	13.70	18.04	23.14	28.20	34.76	39.90	44.25
35	6.88	6.31	6.32	9.67	12.29	16.05	21.91	27.95	32.82	37.75	42.20
40	6.34	9.34	8.60	7.96	11.31	15.44	20.60	26.41	32.70	38.18	43.76
45	6.83	8.87	4.45	6.76	9.00	13.00	18.00	24.00	28.00	32.00	36.00
50	6.39	8.22	3.54	8.54	9.33	11.95	16.50	21.22	29.00	30.87	34.89
55	6.81	2.65	2.71	6.37	6.77	9.99	14.17	19.60	26.89	30.24	34.18
60	6.72	3.19	3.00	3.32	3.34	6.04	11.76	16.73	23.70	21.93	26.94
65	6.49	6.01	1.39	2.39	3.73	6.13	9.21	13.57	19.90	27.87	36.00
70	6.32	6.32	0.92	1.63	2.75	4.06	6.70	10.31	15.84	23.18	31.68
75	6.19	6.33	0.57	1.04	1.82	2.90	4.69	7.34	11.83	18.96	25.87
80	6.12	6.19	0.34	0.63	1.14	1.90	3.05	4.84	8.21	13.17	19.04
85	6.07	6.11	0.19	0.34	0.67	1.18	1.87	3.01	5.30	8.92	14.13
90	6.04	6.04	0.10	0.29	0.58	0.97	1.10	1.78	3.13	5.69	9.43
95	6.02	6.03	0.05	0.19	0.39	0.54	0.87	0.92	1.71	3.18	5.66
100	6.01	6.01	0.02	0.04	0.09	0.16	0.27	0.43	0.88	1.83	2.75

5

AGE OF NAMED SURVIVOR *	INTEREST RATE: 6.0%										
	30	35	40	45	50	55	60	65	70	75	80
0	6.47	6.92	8.87	11.70	16.25	18.17	21.70	25.87	29.76	33.61	37.77
5	6.29	8.82	7.80	10.87	13.94	17.95	22.69	26.36	30.53	34.48	38.59
10	6.00	6.68	7.64	10.32	13.68	17.69	21.42	25.19	29.29	33.19	37.30
15	5.82	8.31	7.33	9.99	13.24	17.35	21.00	24.76	28.95	32.87	36.99
20	5.82	6.97	6.95	9.38	12.91	16.90	21.43	27.31	31.82	36.72	40.72
25	5.17	6.94	6.00	9.67	12.36	16.23	21.04	25.73	30.75	34.93	38.23
30	5.78	6.99	5.93	6.65	11.68	23.61	28.79	33.97	38.21	41.22	45.38
35	5.78	8.37	5.39	7.71	10.85	16.70	19.34	24.99	28.19	32.72	36.72
40	5.97	8.82	6.61	6.66	9.64	13.68	18.15	23.79	28.90	33.87	37.89
45	5.88	8.47	5.57	8.93	8.72	11.28	16.66	22.17	26.57	31.68	35.98
50	5.23	8.97	3.10	6.96	7.67	10.76	14.76	19.23	27.34	32.45	36.13
55	5.92	8.88	2.66	3.00	6.18	9.13	12.90	16.88	20.71	24.71	28.97
60	5.67	1.11	1.83	2.98	6.92	7.66	10.97	15.94	21.16	26.04	30.88
65	5.67	8.77	1.32	2.27	3.73	5.79	8.67	12.76	18.83	23.11	28.31
70	5.31	0.51	0.89	1.50	1.66	4.23	6.48	9.81	13.11	22.03	28.31
75	5.20	0.32	0.87	1.04	1.00	2.92	4.34	7.00	11.29	17.37	26.93
80	5.12	0.20	0.36	0.64	1.13	1.00	3.01	6.77	8.51	12.70	19.26
85	5.07	0.11	0.20	0.37	0.69	1.17	1.00	2.00	5.20	8.76	13.83
90	5.06	0.06	0.11	0.21	0.46	0.69	1.12	1.00	3.76	8.66	9.76
95	5.02	0.03	0.05	0.10	0.20	0.36	0.68	0.76	1.76	3.17	5.45
100	5.01	0.02	0.02	0.06	0.09	0.17	0.38	0.44	0.83	1.86	3.78

6

FACTORS ARE INTERPOLATED FOR INTERMEDIATE AGE COMPUTATIONS.

* AGE SHALL BE CONSIDERED TO BE THE AGE ON THE BIRTHDAY NEAREST THE EFFECTIVE
RETIREMENT DATE OF THE EMPLOYEE.

PENSION AND RETIREMENT PLAN

PERCENTAGE REDUCTION IN MONTHLY AMOUNT OF EMPLOYEE'S PENSION TO PROVIDE
A SPOUSE WITH A MONTHLY LIFE ANNUITY COMMENCING UPON THE DEATH
OF THE EMPLOYEE AND EQUAL TO 50% OF EMPLOYEE'S REDUCED PENSION

INTEREST RATE: 7.0%

AGE OF NAMED SURVIVOR *	AGE OF EMPLOYEE *										
	30	35	40	45	50	55	60	65	70	75	80
0	3.34	0.64	6.23	8.76	11.76	15.39	19.75	23.66	27.90	31.73	37.98
5	3.24	0.52	6.16	8.61	11.61	15.25	19.61	23.44	27.67	31.50	37.63
10	3.13	0.40	6.11	8.43	11.44	15.08	19.44	23.27	27.50	31.33	37.47
15	3.00	0.30	5.99	8.23	11.21	14.94	19.29	23.12	27.34	31.21	37.32
20	2.76	0.27	5.65	7.75	10.91	14.83	18.86	22.89	27.12	30.91	37.14
25	2.53	0.24	5.31	7.59	10.52	14.12	18.08	22.77	27.00	30.50	36.77
30	2.26	0.20	4.93	7.16	10.03	13.36	17.00	21.19	26.12	27.94	34.23
35	1.97	0.16	4.67	6.39	9.00	12.89	17.16	21.48	26.38	27.19	33.35
40	1.67	0.17	3.95	5.95	8.64	12.92	16.19	21.41	26.32	26.10	34.59
45	1.37	0.16	3.20	5.21	7.73	12.97	16.91	21.12	26.97	30.03	33.24
50	1.09	0.16	2.79	4.62	6.71	9.71	13.26	18.51	23.24	23.97	31.87
55	0.90	1.26	2.13	3.62	5.64	8.23	11.91	16.61	21.16	24.70	30.43
60	0.63	0.93	1.72	2.96	4.50	6.73	10.31	14.48	19.72	23.30	26.82
65	0.48	0.76	1.26	2.18	3.53	5.47	8.16	11.99	17.77	22.98	23.69
70	0.31	0.50	0.96	1.23	2.17	3.87	6.29	9.35	14.66	21.06	24.94
75	0.20	0.32	0.64	1.02	1.77	2.64	4.43	6.04	10.90	16.73	20.91
80	0.13	0.20	0.35	0.64	1.15	1.89	2.90	4.67	7.01	12.04	18.68
85	0.08	0.12	0.20	0.30	0.70	1.18	1.99	2.98	5.17	8.61	13.53
90	0.05	0.07	0.11	0.22	0.61	0.71	1.15	1.81	2.26	5.63	9.23
95	0.02	0.04	0.06	0.11	0.21	0.37	0.62	0.97	1.77	3.19	5.43
100	0.01	0.02	0.03	0.05	0.10	0.16	0.30	0.46	0.85	1.89	2.99

7

INTEREST RATE: 6.0%

AGE OF NAMED SURVIVOR *	AGE OF EMPLOYEE *										
	30	35	40	45	50	55	60	65	70	75	80
0	2.58	3.63	5.12	7.18	9.87	13.18	17.29	22.19	26.81	30.37	34.58
5	2.31	3.34	4.94	7.18	9.79	13.99	17.11	22.09	26.71	30.27	34.41
10	2.03	3.47	4.99	7.00	9.60	12.90	16.99	21.97	26.59	30.16	34.30
15	1.83	3.38	4.81	6.85	9.32	12.82	16.82	21.00	25.63	29.68	34.15
20	1.60	3.28	4.64	6.44	9.31	12.89	16.89	21.57	26.19	30.78	33.94
25	1.46	3.01	4.61	6.11	8.83	12.29	16.29	21.25	27.07	30.64	33.63
30	1.35	2.77	4.13	6.28	8.64	11.89	16.85	21.00	27.63	30.83	33.23
35	1.24	2.58	3.79	5.67	8.19	11.36	15.27	20.20	26.01	29.42	32.66
40	1.12	2.29	3.40	5.16	7.60	10.66	14.82	19.36	25.96	31.38	31.85
45	1.09	2.07	2.98	4.68	6.88	9.83	13.88	18.32	24.64	32.43	36.73
50	0.97	1.85	2.69	3.96	6.96	8.81	12.35	16.96	23.36	30.91	35.22
55	0.77	1.23	2.02	3.30	5.16	7.67	10.95	15.36	21.56	29.00	37.31
60	0.59	0.95	1.59	2.66	4.26	6.45	9.61	12.67	19.62	26.71	30.98
65	0.43	0.70	1.19	2.06	3.36	5.17	7.70	11.29	16.79	23.75	31.87
70	0.30	0.49	0.83	1.67	3.47	5.91	8.93	11.91	13.73	20.11	27.94
75	0.20	0.32	0.55	1.00	1.72	2.79	4.31	6.60	10.80	16.32	23.17
80	0.13	0.20	0.35	0.64	1.14	1.66	2.94	4.57	7.61	12.19	18.14
85	0.08	0.12	0.21	0.39	0.71	1.19	1.89	2.96	5.10	8.66	13.23
90	0.05	0.07	0.12	0.23	0.42	0.73	1.17	1.83	3.26	5.89	9.12
95	0.03	0.04	0.06	0.12	0.22	0.37	0.63	0.99	1.79	3.61	5.65
100	0.01	0.02	0.03	0.05	0.10	0.16	0.31	0.47	0.87	1.61	2.93

8

FACTORS ARE INTERPOLATED FOR INTERMEDIATE AGE COMBINATIONS.

* AGE SHALL BE CONSIDERED TO BE THE AGE ON THE BIRTHDAY NEAREST THE EFFECTIVE
INTEREST RATE OF THE EMPLOYEE.

PENSION AND RETIREMENT PLAN

PERCENTAGE REDUCTION IN MONTHLY AMOUNT OF EMPLOYEE'S PENSION TO PROVIDE
A SPOUSE WITH A MONTHLY LIFE ANNUITY CONTINUING UPON THE DEATH
OF THE EMPLOYEE AND EQUAL TO SIXTY SIX OF EMPLOYEE'S REDUCED PENSION

AGE OF SURVIVOR *	INTEREST RATE: 9.67									
	AGE OF EMPLOYEE *									
30	35	40	45	50	55	60	65	70	75	80
0	2.01	2.09	2.17	2.25	2.33	2.41	2.49	2.57	2.65	2.73
5	1.97	2.05	2.12	2.20	2.28	2.35	2.42	2.50	2.57	2.64
10	1.92	2.00	2.05	2.12	2.17	2.23	2.28	2.33	2.38	2.42
15	1.88	2.01	2.07	2.17	2.27	2.37	2.46	2.54	2.61	2.68
20	1.77	2.01	2.05	2.13	2.21	2.31	2.40	2.50	2.59	2.68
25	1.66	2.04	2.09	2.15	2.22	2.32	2.40	2.49	2.57	2.65
30	1.53	2.11	2.09	2.22	2.34	2.45	2.52	2.60	2.68	2.75
35	1.36	2.11	2.24	2.31	2.39	2.49	2.58	2.66	2.73	2.80
40	1.21	2.09	2.16	2.23	2.32	2.41	2.50	2.58	2.65	2.72
45	1.06	2.04	2.00	2.06	2.11	2.16	2.20	2.25	2.30	2.34
50	0.96	2.00	2.12	2.16	2.22	2.28	2.32	2.37	2.41	2.46
55	0.79	1.91	1.94	2.02	2.07	2.12	2.18	2.23	2.27	2.31
60	0.53	1.68	1.67	2.07	2.47	2.96	3.21	3.42	3.64	3.87
65	0.41	1.46	1.12	1.93	2.16	2.49	2.71	2.93	3.11	3.29
70	0.29	1.07	0.80	1.62	2.30	2.75	3.17	3.50	3.71	3.92
75	0.20	0.92	0.64	0.90	1.70	2.12	2.48	2.80	3.02	3.24
80	0.13	0.70	0.35	0.69	1.14	1.64	2.09	2.40	2.72	2.97
85	0.09	0.52	0.21	0.50	0.72	1.10	1.49	1.80	2.03	2.21
90	0.05	0.37	0.12	0.23	0.44	0.76	1.16	1.44	1.64	1.83
95	0.03	0.24	0.06	0.12	0.23	0.49	0.85	1.10	1.31	1.43
100	0.01	0.02	0.03	0.06	0.11	0.19	0.32	0.49	0.64	0.85

9

AGE OF SURVIVOR *	INTEREST RATE: 10.67									
	AGE OF EMPLOYEE *									
30	35	40	45	50	55	60	65	70	75	80
0	1.65	2.30	2.64	2.96	3.20	3.40	3.60	3.76	3.81	3.84
5	1.57	2.31	2.61	2.82	3.03	3.20	3.36	3.51	3.56	3.59
10	1.54	2.27	2.37	2.48	2.58	2.68	2.78	2.86	2.93	2.97
15	1.50	2.22	2.31	2.41	2.57	2.77	2.91	3.02	3.11	3.16
20	1.44	2.15	2.23	2.32	2.47	2.67	2.87	3.02	3.16	3.29
25	1.37	2.04	2.12	2.21	2.32	2.48	2.64	2.82	2.99	3.12
30	1.28	1.94	2.07	2.17	2.28	2.42	2.58	2.75	2.92	3.06
35	1.17	1.89	2.00	2.10	2.20	2.35	2.50	2.67	2.84	2.97
40	1.03	1.63	1.84	2.00	2.19	2.39	2.57	2.74	2.90	2.99
45	0.91	1.44	1.79	2.02	2.32	2.53	2.81	3.10	3.24	3.33
50	0.77	1.23	1.59	2.01	2.31	2.60	2.92	3.23	3.47	3.68
55	0.64	1.02	1.40	1.76	2.06	2.36	2.61	2.93	3.18	3.40
60	0.51	0.82	1.24	1.56	1.86	2.16	2.42	2.77	3.02	3.24
65	0.39	0.62	1.06	1.32	1.59	1.86	2.13	2.41	2.68	2.92
70	0.28	0.45	0.77	1.10	1.39	1.67	1.96	2.26	2.50	2.70
75	0.20	0.31	0.53	0.76	1.06	1.25	1.46	1.74	2.02	2.22
80	0.13	0.20	0.35	0.46	0.65	1.12	1.04	1.25	1.46	1.66
85	0.09	0.13	0.21	0.30	0.49	0.72	1.01	1.20	1.31	1.42
90	0.05	0.06	0.13	0.24	0.44	0.75	1.10	1.34	1.52	1.69
95	0.03	0.04	0.07	0.13	0.24	0.41	0.67	1.02	1.21	1.33
100	0.01	0.02	0.03	0.06	0.11	0.20	0.33	0.50	0.61	0.68

10

FACTORS ARE EXTRAPOLATED FOR INTERMEDIATE AGE COMBINATIONS.

* AGE SHALL BE CONSIDERED TO BE THE AGE ON THE BIRTHDAY NEAREST THE EFFECTIVE
RETIREMENT DATE OF THE EMPLOYEE.

PENSION AND RETIREMENT PLAN

PERCENTAGE REDUCTION IN MONTHLY AMOUNT OF EMPLOYEE'S PENSION TO PROVIDE
A SPOUSE WITH A MONTHLY LIFE ANNUITY COMMENCING UPON THE DEATH
OF THE EMPLOYEE AND EQUAL TO 50% OF EMPLOYEE'S REDUCED PENSION

AGE OF NAMED SURVIVOR *	INTEREST RATE: 11.0%										
	30	35	40	45	50	55	60	65	70	75	80
1	1.30	1.72	2.08	2.32	2.38	2.32	2.19	2.04	21.83	20.73	20.45
5	1.20	1.61	1.94	2.10	2.17	2.12	2.07	21.75	21.77	20.69	20.41
10	1.19	1.59	1.94	2.17	2.24	2.19	2.12	21.75	21.78	20.66	20.37
15	1.18	1.58	1.93	2.16	2.23	2.18	2.12	21.76	21.82	20.64	20.39
20	1.17	1.56	1.92	2.15	2.21	2.16	2.12	21.76	21.84	20.62	20.38
25	1.16	1.55	1.91	2.14	2.19	2.14	2.12	21.76	21.86	20.61	20.36
30	1.15	1.54	1.90	2.13	2.18	2.13	2.12	21.76	21.87	20.60	20.35
35	1.14	1.53	1.89	2.12	2.17	2.12	2.12	21.76	21.88	20.59	20.34
40	1.13	1.52	1.88	2.11	2.16	2.11	2.12	21.76	21.89	20.58	20.33
45	1.12	1.51	1.87	2.10	2.15	2.10	2.12	21.76	21.90	20.57	20.32
50	1.11	1.50	1.86	2.09	2.14	2.09	2.12	21.76	21.91	20.56	20.31
55	1.10	1.49	1.85	2.08	2.13	2.08	2.12	21.76	21.92	20.55	20.30
60	1.09	1.48	1.84	2.07	2.12	2.07	2.12	21.76	21.93	20.54	20.29
65	1.08	1.47	1.83	2.06	2.11	2.06	2.12	21.76	21.94	20.53	20.28
70	1.07	1.46	1.82	2.05	2.10	2.05	2.12	21.76	21.95	20.52	20.27
75	1.06	1.45	1.81	2.04	2.09	2.04	2.12	21.76	21.96	20.51	20.26
80	1.05	1.44	1.80	2.03	2.08	2.03	2.12	21.76	21.97	20.50	20.25
85	1.04	1.43	1.79	2.02	2.07	2.02	2.12	21.76	21.98	20.49	20.24
90	1.03	1.42	1.78	2.01	2.06	2.01	2.12	21.76	21.99	20.48	20.23
95	1.02	1.41	1.77	2.00	2.05	2.00	2.12	21.76	22.00	20.47	20.22
100	1.01	1.40	1.76	1.99	2.04	2.00	2.12	21.76	22.01	20.46	20.21

11

AGE OF NAMED SURVIVOR *	INTEREST RATE: 12.0%									
	30	35	40	45	50	55	60	65	70	75
1	1.37	1.73	2.05	2.30	2.36	2.32	2.19	21.81	20.70	20.34
5	1.26	1.61	1.94	2.17	2.24	2.19	2.12	20.89	20.89	20.30
10	1.25	1.59	1.92	2.16	2.23	2.18	2.12	20.90	20.90	20.27
15	1.24	1.58	1.91	2.15	2.22	2.17	2.12	20.90	20.91	20.22
20	1.23	1.57	1.90	2.14	2.21	2.16	2.12	20.90	20.91	20.19
25	1.22	1.56	1.89	2.13	2.20	2.15	2.12	20.90	20.91	20.17
30	1.21	1.55	1.88	2.12	2.19	2.14	2.12	20.90	20.91	20.15
35	1.20	1.54	1.87	2.11	2.18	2.13	2.12	20.90	20.91	20.14
40	1.19	1.53	1.86	2.10	2.17	2.12	2.12	20.90	20.91	20.13
45	1.18	1.52	1.85	2.09	2.16	2.11	2.12	20.90	20.91	20.12
50	1.17	1.51	1.84	2.08	2.15	2.10	2.12	20.90	20.91	20.11
55	1.16	1.50	1.83	2.07	2.14	2.09	2.12	20.90	20.91	20.10
60	1.15	1.49	1.82	2.06	2.13	2.08	2.12	20.90	20.91	20.09
65	1.14	1.48	1.81	2.05	2.12	2.07	2.12	20.90	20.91	20.08
70	1.13	1.47	1.80	2.04	2.11	2.06	2.12	20.90	20.91	20.07
75	1.12	1.46	1.79	2.03	2.10	2.05	2.12	20.90	20.91	20.06
80	1.11	1.45	1.78	2.02	2.09	2.04	2.12	20.90	20.91	20.05
85	1.10	1.44	1.77	2.01	2.08	2.03	2.12	20.90	20.91	20.04
90	1.09	1.43	1.76	2.00	2.07	2.02	2.12	20.90	20.91	20.03
95	1.08	1.42	1.75	1.99	2.06	2.01	2.12	20.90	20.91	20.02
100	1.07	1.41	1.74	1.98	2.05	2.00	2.12	20.90	20.91	20.01

12

FACTORS ARE INTERPOLATED FOR INTERMEDIATE AGE COMBINATIONS.

* AGE SHALL BE CONSIDERED TO BE THE AGE ON THE BIRTHDAY NEAREST THE EFFECTIVE
RETIREMENT DATE OF THE EMPLOYEE.

PENSION AND RETIREMENT PLAN

PERCENTAGE REDUCTION IN MONTHLY AMOUNT OF EMPLOYEE'S PENSION TO PROVIDE
A STOKE WITH A MONTHLY LIFE ANNUITY CAPRICING UPON THE DEATH
OF THE EMPLOYEE AND EQUAL TO 80% OF EMPLOYEE'S REDUCED PENSION

AGE OF NAMED SURVIVOR *	INTEREST RATE: 13.0%								AGE OF EMPLOYEE *
	30	35	40	45	50	55	60	65	
0	0.90	1.24	1.11	1.17	1.07	1.07	0.99	1.07	60
5	0.89	1.23	1.10	1.16	1.06	1.06	0.98	1.06	65
10	0.88	1.24	1.09	1.23	1.09	1.09	0.97	1.13	70
15	0.87	1.23	1.08	1.22	1.07	1.08	0.96	1.12	75
20	0.86	1.20	1.06	1.19	1.06	1.06	0.94	1.11	80
25	0.85	1.17	1.05	1.16	1.05	1.05	0.93	1.09	85
30	0.83	1.17	1.04	1.16	1.04	1.04	0.92	1.08	90
35	0.79	1.23	1.04	1.27	1.06	1.06	0.91	1.17	95
40	0.76	1.17	1.04	1.22	1.07	1.07	0.89	1.14	100
45	0.74	1.09	1.04	1.14	1.04	1.04	0.86	1.11	105
50	0.72	1.04	1.04	1.04	1.04	1.04	0.84	1.08	110
55	0.69	1.02	1.04	1.02	1.02	1.02	0.82	1.05	115
60	0.66	0.99	1.04	1.01	1.01	1.01	0.80	1.02	120
65	0.64	0.95	1.04	0.98	0.98	0.98	0.78	0.99	125
70	0.62	0.91	1.04	0.95	0.95	0.95	0.76	0.96	130
75	0.59	0.87	1.04	0.92	0.92	0.92	0.74	0.93	135
80	0.56	0.83	1.04	0.89	0.89	0.89	0.72	0.90	140
85	0.53	0.79	1.04	0.86	0.86	0.86	0.70	0.87	145
90	0.50	0.75	1.04	0.83	0.83	0.83	0.68	0.84	150
95	0.47	0.71	1.04	0.80	0.80	0.80	0.66	0.81	155
100	0.44	0.67	1.04	0.77	0.77	0.77	0.64	0.78	160
105	0.42	0.63	1.04	0.74	0.74	0.74	0.62	0.75	165
110	0.40	0.60	1.04	0.71	0.71	0.71	0.60	0.72	170
115	0.38	0.57	1.04	0.68	0.68	0.68	0.58	0.69	175
120	0.36	0.54	1.04	0.65	0.65	0.65	0.56	0.66	180
125	0.34	0.51	1.04	0.62	0.62	0.62	0.54	0.63	185
130	0.32	0.48	1.04	0.59	0.59	0.59	0.52	0.60	190
135	0.30	0.45	1.04	0.56	0.56	0.56	0.50	0.57	195
140	0.28	0.42	1.04	0.53	0.53	0.53	0.48	0.54	200
145	0.26	0.39	1.04	0.50	0.50	0.50	0.46	0.51	205
150	0.24	0.36	1.04	0.47	0.47	0.47	0.44	0.48	210
155	0.22	0.33	1.04	0.44	0.44	0.44	0.42	0.45	215
160	0.20	0.30	1.04	0.41	0.41	0.41	0.40	0.42	220
165	0.18	0.28	1.04	0.38	0.38	0.38	0.38	0.39	225
170	0.16	0.26	1.04	0.35	0.35	0.35	0.35	0.36	230
175	0.14	0.24	1.04	0.32	0.32	0.32	0.32	0.33	235
180	0.12	0.22	1.04	0.29	0.29	0.29	0.29	0.30	240
185	0.10	0.20	1.04	0.26	0.26	0.26	0.26	0.26	245
190	0.08	0.18	1.04	0.23	0.23	0.23	0.23	0.23	250
195	0.06	0.16	1.04	0.20	0.20	0.20	0.20	0.20	255
200	0.04	0.14	1.04	0.17	0.17	0.17	0.17	0.17	260
205	0.02	0.12	1.04	0.14	0.14	0.14	0.14	0.14	265

13

AGE OF NAMED SURVIVOR *	INTEREST RATE: 14.0%								AGE OF EMPLOYEE *
	30	35	40	45	50	55	60	65	
0	0.76	1.17	1.03	1.09	1.01	0.99	0.93	1.03	60
5	0.76	1.16	1.02	1.08	1.00	0.98	0.92	1.02	65
10	0.75	1.16	1.02	1.07	0.99	0.97	0.90	1.01	70
15	0.74	1.16	1.00	1.06	0.97	0.95	0.88	0.99	75
20	0.73	1.13	1.00	1.03	0.94	0.92	0.85	0.96	80
25	0.72	1.13	1.00	1.03	0.94	0.92	0.84	0.95	85
30	0.71	1.11	1.00	1.02	0.93	0.91	0.83	0.94	90
35	0.69	1.07	1.01	0.99	0.90	0.88	0.79	0.91	95
40	0.67	1.03	0.99	0.97	0.88	0.86	0.77	0.89	100
45	0.65	0.99	0.96	0.94	0.85	0.83	0.74	0.86	105
50	0.62	0.95	0.92	0.90	0.81	0.79	0.70	0.82	110
55	0.57	0.90	0.86	0.80	0.70	0.62	0.51	0.63	115
60	0.51	0.81	0.73	0.61	0.52	0.44	0.34	0.46	120
65	0.45	0.71	0.60	0.49	0.39	0.30	0.20	0.32	125
70	0.39	0.61	0.50	0.39	0.29	0.20	0.10	0.22	130
75	0.33	0.50	0.40	0.29	0.19	0.10	0.00	0.12	135
80	0.28	0.39	0.30	0.19	0.09	0.00	0.00	0.02	140
85	0.23	0.28	0.20	0.18	0.08	0.00	0.00	0.01	145
90	0.19	0.23	0.16	0.16	0.06	0.00	0.00	0.00	150
95	0.15	0.20	0.14	0.14	0.05	0.00	0.00	0.00	155
100	0.13	0.18	0.13	0.13	0.04	0.00	0.00	0.00	160
105	0.11	0.16	0.12	0.12	0.03	0.00	0.00	0.00	165
110	0.09	0.14	0.11	0.11	0.02	0.00	0.00	0.00	170
115	0.07	0.12	0.10	0.10	0.01	0.00	0.00	0.00	175
120	0.06	0.10	0.09	0.09	0.00	0.00	0.00	0.00	180
125	0.05	0.08	0.08	0.08	0.00	0.00	0.00	0.00	185
130	0.04	0.07	0.07	0.07	0.00	0.00	0.00	0.00	190
135	0.03	0.06	0.06	0.06	0.00	0.00	0.00	0.00	195
140	0.02	0.05	0.05	0.05	0.00	0.00	0.00	0.00	200

14

FACTORS ARE INTERPOLATED FOR INBETWEEN AGE COMBINATIONS.

* AGE SHALL BE CONSIDERED TO BE THE AGE ON THE BIRTHDAY NEAREST THE EFFECTIVE
RETIREMENT DATE OF THE EMPLOYEE.

PENSION AND RETIREMENT PLAN

PERCENTAGE REDUCTION IN MONTHLY AMOUNT OF EMPLOYEE'S PENSION TO PROVIDE
 A SPOUSE WITH A MONTHLY LIFE ANNUITY COMMENCING UPON THE DEATH
 OF THE EMPLOYEE AND EQUAL TO 50% OF EMPLOYEE'S REDUCED PENSION

RETIREMENT RATE: 10.0%

AGE OF SURVIVOR *	AGE OF EMPLOYEE *										
	30	35	40	45	50	55	60	65	70	75	80
0	0.66	1.02	1.61	2.54	3.00	3.83	6.20	11.37	16.17	22.18	29.10
5	0.66	1.01	1.60	2.57	3.07	3.82	6.19	11.30	16.15	22.16	29.05
10	0.65	1.01	1.59	2.56	3.06	3.81	6.18	11.34	16.14	22.14	29.04
15	0.65	1.00	1.59	2.55	3.05	3.79	6.16	11.31	16.11	22.11	29.01
20	0.64	0.99	1.57	2.53	3.03	3.76	6.12	11.28	16.07	22.07	28.94
25	0.63	0.97	1.55	2.50	3.00	3.72	6.00	11.22	16.01	22.01	28.79
30	0.61	0.95	1.52	2.46	2.94	3.63	5.99	11.16	15.91	21.90	28.69
35	0.59	0.91	1.47	2.40	2.76	3.56	5.84	11.06	15.76	21.76	28.72
40	0.55	0.87	1.41	2.31	2.64	3.41	5.70	10.79	15.52	21.47	28.43
45	0.51	0.81	1.35	2.19	2.46	3.20	5.44	10.47	15.15	21.06	28.01
50	0.47	0.75	1.21	2.03	2.26	3.01	5.17	10.02	14.60	20.44	27.34
55	0.42	0.66	1.09	1.85	1.99	2.94	4.84	6.64	9.43	13.89	19.62
60	0.36	0.57	0.95	1.63	2.00	2.12	6.03	6.70	13.00	16.68	22.33
65	0.30	0.47	0.79	1.36	2.31	2.50	5.30	7.76	11.77	17.13	23.60
70	0.24	0.37	0.62	1.11	1.00	2.96	6.42	6.83	10.13	15.11	21.32
75	0.18	0.29	0.46	0.94	1.05	2.32	3.50	5.21	6.31	12.70	18.50
80	0.13	0.20	0.33	0.69	1.04	1.71	2.61	3.91	6.39	10.87	18.01
85	0.09	0.13	0.21	0.49	0.72	1.19	1.63	2.75	6.66	7.47	11.49
90	0.06	0.08	0.14	0.23	0.47	0.79	1.23	1.94	3.18	5.20	8.37
95	0.03	0.03	0.08	0.14	0.27	0.46	0.78	1.06	1.84	3.25	5.31
100	0.02	0.02	0.04	0.07	0.14	0.23	0.38	0.56	0.96	1.73	2.94

FACTORS ARE INTERPOLATED FOR INTERMEDIATE AGE COMBINATIONS.

* AGE SHALL BE CONSIDERED TO BE THE AGE ON THE BIRTHDAY NEAREST THE EFFECTIVE
 RETIREMENT DATE OF THE EMPLOYEE.

15

PENSION AND RETIREMENT PLANAPPENDIX DJOINT AND SURVIVOR OPTION FACTORS

PERCENTAGE REDUCTION IN MONTHLY AMOUNT OF EMPLOYEE'S PENSION TO PROVIDE
A MEDIUM SURVIVOR WITH A PREDICTED LIFE INFLUENCY CORRECTING UPON THE DEATH
OF THE EMPLOYEE AND EQUAL TO 10% OF EMPLOYEE'S UNREDUCED PENSION

AGE OF NAMED SURVIVOR *	INTEREST RATE: 8.0%										
	30	35	40	45	50	55	60	65	70	75	80
0	1.20	1.72	2.31	3.11	4.17	5.36	7.33	9.78	11.44	10.58	12.45
5	1.22	1.65	2.23	3.03	4.00	5.03	7.21	9.64	11.29	10.37	12.39
10	1.24	1.56	2.16	2.92	3.76	5.30	7.04	9.47	11.09	10.13	12.09
15	1.25	1.44	2.02	2.79	3.62	5.16	6.88	9.26	10.84	10.81	12.69
20	1.25	1.34	1.99	2.64	3.65	5.94	6.65	9.99	11.32	11.42	12.21
25	1.23	1.21	1.73	2.45	3.43	6.70	6.37	9.67	11.13	10.99	12.00
30	1.21	1.06	1.55	2.20	3.10	6.01	6.03	8.27	11.44	10.34	12.05
35	1.19	0.98	1.35	2.00	2.88	5.96	5.62	7.78	11.04	10.60	11.91
40	1.18	0.90	1.16	1.73	2.55	5.64	5.14	7.19	10.32	10.70	10.76
45	1.17	0.89	0.93	1.45	2.19	5.21	4.50	6.81	9.44	10.41	10.37
50	1.20	0.83	0.73	1.17	1.82	3.72	3.96	5.73	8.47	11.33	11.73
55	1.20	0.74	0.56	0.91	1.45	2.22	3.21	6.89	7.38	10.92	11.89
60	1.16	0.64	0.41	0.69	1.12	1.75	2.66	6.03	6.83	9.42	11.92
65	1.10	0.56	0.20	0.49	0.82	1.31	2.03	3.15	5.01	7.76	11.70
70	1.06	0.41	0.19	0.33	0.57	0.92	1.44	2.30	3.78	6.03	9.31
75	1.04	0.36	0.11	0.21	0.37	0.61	0.90	1.39	2.69	6.42	7.91
80	1.02	0.34	0.07	0.13	0.23	0.39	0.63	1.02	1.79	3.09	6.97
85	1.01	0.32	0.06	0.07	0.14	0.23	0.30	0.62	1.12	1.96	3.30
90	1.01	0.31	0.02	0.04	0.08	0.13	0.21	0.36	0.67	1.21	2.89
95	0.99	0.31	0.01	0.02	0.04	0.07	0.12	0.19	0.35	0.65	1.16
100	0.00	0.00	0.00	0.01	0.02	0.03	0.05	0.09	0.16	0.31	0.57

5

AGE OF NAMED SURVIVOR *	INTEREST RATE: 6.0%										
	30	35	40	45	50	55	60	65	70	75	80
0	0.94	1.28	1.76	2.42	3.30	4.44	5.95	8.01	11.10	10.59	12.51
5	0.99	1.24	1.71	2.37	3.26	4.34	5.87	7.93	11.04	10.38	12.34
10	0.85	1.19	1.65	2.30	3.17	4.29	5.79	7.83	11.91	11.23	11.18
15	0.79	1.12	1.54	2.22	3.08	4.20	5.67	7.70	10.77	10.04	12.94
20	0.73	1.05	1.49	2.12	2.97	4.07	5.32	7.35	10.56	10.79	12.43
25	0.65	0.94	1.39	2.00	2.82	3.91	5.36	7.31	10.30	10.47	12.24
30	0.57	0.85	1.26	1.85	2.65	3.70	5.10	7.03	9.96	10.06	10.72
35	0.49	0.76	1.12	1.67	2.44	3.45	4.86	6.67	9.53	12.33	12.06
40	0.43	0.63	0.97	1.40	2.19	3.15	4.46	6.24	9.00	12.06	12.21
45	0.32	0.51	0.81	1.26	1.91	2.88	4.01	5.71	8.34	12.03	12.15
50	0.25	0.40	0.65	1.04	1.62	2.62	3.82	5.89	7.55	11.02	12.05
55	0.19	0.30	0.50	0.83	1.32	2.01	3.79	5.41	6.64	9.67	11.37
60	0.16	0.22	0.38	0.64	1.04	1.61	2.45	3.69	5.70	6.62	12.73
65	0.09	0.16	0.27	0.47	0.77	1.23	1.90	2.73	4.65	7.29	10.04
70	0.06	0.10	0.18	0.32	0.55	0.80	1.39	2.16	3.57	5.67	8.76
75	0.04	0.07	0.11	0.21	0.37	0.60	0.96	1.53	2.50	4.22	6.67
80	0.02	0.04	0.07	0.13	0.23	0.39	0.62	1.00	1.70	2.94	4.78
85	0.01	0.02	0.04	0.06	0.14	0.24	0.38	0.62	1.11	1.92	3.21
90	0.01	0.01	0.02	0.04	0.06	0.10	0.23	0.37	0.67	1.20	2.96
95	0.00	0.01	0.01	0.02	0.04	0.07	0.12	0.19	0.38	0.66	1.15
100	0.00	0.00	0.00	0.01	0.02	0.03	0.06	0.09	0.17	0.32	0.57

6

FACTORS ARE INTERPOLATED FOR INTERMEDIATE AGE COMBINATIONS.

* AGE SHALL BE CONSIDERED TO BE THE AGE ON THE BIRTHDAY NEAREST THE EFFECTIVE
RETIREMENT DATE OF THE EMPLOYEE.

PENSION AND RETIREMENT PLAN

PERCENTAGE REDUCTION IN MONTHLY AMOUNT OF EMPLOYEE'S PENSION TO PROVIDE
A NAMED SURVIVOR WITH A MONTHLY LIFE ANNUITY COMMENCING UPON THE DEATH
OF THE EMPLOYEE AND EQUAL TO 1/2 OF EMPLOYEE'S UNREDUCED PENSION

AGE OF NAMED SURVIVOR *	INTEREST RATE: 7.0%										
	30	35	40	45	50	55	60	65	70	75	80
0	0.70	0.97	1.24	1.52	1.84	2.14	2.44	2.73	3.02	3.31	3.61
5	0.67	0.95	1.23	1.51	1.83	2.13	2.43	2.72	3.01	3.30	3.59
10	0.65	0.92	1.20	1.48	1.80	2.09	2.38	2.68	2.97	3.26	3.54
15	0.61	0.88	1.16	1.45	1.75	2.03	2.33	2.62	2.91	3.20	3.49
20	0.57	0.83	1.10	1.38	1.67	1.95	2.24	2.53	2.82	3.11	3.40
25	0.52	0.77	1.03	1.34	1.64	1.93	2.21	2.50	2.79	3.08	3.37
30	0.46	0.69	1.04	1.34	1.63	1.91	2.19	2.48	2.76	3.05	3.34
35	0.40	0.61	0.96	1.26	1.56	1.84	2.12	2.41	2.69	2.98	3.27
40	0.34	0.53	0.82	1.12	1.42	1.69	2.06	2.37	2.64	2.92	3.21
45	0.28	0.44	0.70	1.10	1.40	1.68	2.07	2.34	2.62	2.90	3.19
50	0.22	0.38	0.57	0.93	1.24	1.66	2.04	2.31	2.58	2.77	2.91
55	0.17	0.30	0.46	0.75	1.04	1.42	1.81	2.10	2.39	2.58	2.76
60	0.13	0.21	0.35	0.59	0.90	1.29	1.69	2.05	2.34	2.52	2.70
65	0.09	0.15	0.25	0.44	0.73	1.11	1.48	1.87	2.15	2.33	2.50
70	0.06	0.10	0.17	0.31	0.53	0.85	1.22	1.57	1.87	2.17	2.35
75	0.04	0.06	0.11	0.21	0.36	0.59	0.93	1.27	1.57	1.83	2.05
80	0.03	0.04	0.07	0.13	0.23	0.39	0.61	0.90	1.20	1.45	1.61
85	0.02	0.02	0.04	0.08	0.16	0.24	0.38	0.62	0.99	1.29	1.46
90	0.01	0.01	0.02	0.04	0.09	0.16	0.23	0.37	0.67	1.19	2.06
95	0.00	0.01	0.01	0.02	0.04	0.08	0.12	0.19	0.36	0.64	1.18
100	0.00	0.00	0.01	0.01	0.02	0.04	0.06	0.09	0.17	0.32	0.56

7

AGE OF NAMED SURVIVOR *	INTEREST RATE: 8.0%										
	30	35	40	45	50	55	60	65	70	75	80
0	0.53	0.75	1.00	1.25	1.49	1.74	2.00	2.16	2.71	3.18	3.67
5	0.51	0.74	0.94	1.13	1.33	1.57	1.81	2.15	2.60	3.07	3.51
10	0.49	0.72	0.94	1.11	1.31	1.56	1.90	2.10	2.64	3.02	3.44
15	0.46	0.69	0.91	1.07	1.21	1.41	1.70	2.05	2.55	2.96	3.34
20	0.43	0.66	0.87	1.03	1.19	1.39	1.66	2.00	2.51	2.94	3.31
25	0.40	0.62	0.82	0.97	1.13	1.30	1.56	1.86	2.36	2.76	3.16
30	0.36	0.57	0.86	1.00	1.19	1.39	1.77	2.07	2.55	2.97	3.37
35	0.33	0.51	0.79	0.98	1.17	1.39	1.75	2.07	2.57	2.94	3.31
40	0.29	0.45	0.70	0.91	1.15	1.45	1.79	2.11	2.61	3.07	3.43
45	0.26	0.38	0.61	0.86	1.08	1.38	1.70	2.16	2.69	3.08	3.47
50	0.23	0.31	0.51	0.83	1.09	1.39	1.73	2.12	2.69	3.11	3.49
55	0.19	0.25	0.41	0.68	0.99	1.24	1.64	2.06	2.62	3.01	3.40
60	0.12	0.19	0.32	0.55	0.89	1.20	1.60	2.00	2.52	2.94	3.39
65	0.09	0.14	0.26	0.47	0.69	1.09	1.47	1.87	2.35	2.64	3.03
70	0.06	0.10	0.17	0.30	0.51	0.81	1.26	1.76	2.19	2.53	2.95
75	0.04	0.06	0.11	0.20	0.38	0.57	0.90	1.42	1.87	2.27	2.65
80	0.03	0.04	0.07	0.13	0.23	0.36	0.61	0.96	1.48	1.86	2.24
85	0.02	0.02	0.04	0.06	0.14	0.24	0.39	0.61	1.06	1.45	1.81
90	0.01	0.01	0.02	0.05	0.09	0.18	0.29	0.37	0.67	1.19	1.51
95	0.00	0.01	0.01	0.02	0.04	0.06	0.13	0.20	0.36	0.64	1.18
100	0.00	0.00	0.01	0.01	0.02	0.04	0.06	0.10	0.23	0.56	

8

FACTORS ARE INTERPOLATED FOR INTERMEDIATE AGE COMBINATIONS.

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PENSION AND RETIREMENT PLAN

PERCENTAGE REDUCTION IN MONTHLY AMOUNT OF EMPLOYEE'S PENSION TO PROVIDE
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AGE OF NAMED SURVIVOR *	INTEREST RATE: 9.0%										
	30	35	40	45	50	55	60	65	70	75	80
0	0.61	0.60	0.57	0.57	0.54	0.53	0.50	0.49	0.48	0.48	0.47
5	0.60	0.59	0.56	0.56	0.53	0.52	0.49	0.49	0.48	0.48	0.47
10	0.59	0.57	0.55	0.55	0.52	0.50	0.48	0.48	0.47	0.47	0.46
15	0.58	0.56	0.53	0.53	0.50	0.48	0.46	0.46	0.45	0.45	0.44
20	0.56	0.54	0.51	0.51	0.48	0.46	0.44	0.44	0.43	0.43	0.42
25	0.54	0.51	0.49	0.49	0.46	0.44	0.42	0.42	0.41	0.41	0.40
30	0.53	0.51	0.47	0.47	0.44	0.42	0.40	0.40	0.39	0.39	0.38
35	0.52	0.49	0.46	0.46	0.43	0.41	0.39	0.39	0.38	0.38	0.37
40	0.51	0.48	0.45	0.45	0.42	0.40	0.38	0.38	0.37	0.37	0.36
45	0.50	0.47	0.44	0.44	0.41	0.39	0.37	0.37	0.36	0.36	0.35
50	0.49	0.46	0.43	0.43	0.40	0.38	0.36	0.36	0.35	0.35	0.34
55	0.48	0.45	0.42	0.42	0.39	0.37	0.35	0.35	0.34	0.34	0.33
60	0.47	0.44	0.41	0.41	0.38	0.36	0.34	0.34	0.33	0.33	0.32
65	0.46	0.43	0.40	0.40	0.37	0.35	0.33	0.33	0.32	0.32	0.31
70	0.45	0.42	0.39	0.39	0.36	0.34	0.32	0.32	0.31	0.31	0.30
75	0.44	0.41	0.38	0.38	0.35	0.33	0.31	0.31	0.30	0.30	0.29
80	0.43	0.40	0.37	0.37	0.34	0.32	0.30	0.30	0.29	0.29	0.28
85	0.42	0.39	0.36	0.36	0.33	0.31	0.29	0.29	0.28	0.28	0.27
90	0.41	0.38	0.35	0.35	0.32	0.30	0.28	0.28	0.27	0.27	0.26
95	0.40	0.37	0.34	0.34	0.31	0.29	0.27	0.27	0.26	0.26	0.25
100	0.39	0.36	0.33	0.33	0.30	0.28	0.26	0.26	0.25	0.25	0.24

9

AGE OF NAMED SURVIVOR *	INTEREST RATE: 10.0%										
	30	35	40	45	50	55	60	65	70	75	80
0	0.52	0.48	0.43	0.47	0.44	0.42	0.38	0.38	0.36	0.37	0.35
5	0.52	0.47	0.42	0.46	0.43	0.41	0.37	0.37	0.35	0.36	0.34
10	0.51	0.47	0.42	0.45	0.42	0.40	0.36	0.36	0.34	0.35	0.33
15	0.50	0.48	0.43	0.45	0.42	0.40	0.36	0.36	0.34	0.35	0.33
20	0.49	0.46	0.41	0.44	0.41	0.39	0.35	0.35	0.33	0.34	0.32
25	0.48	0.45	0.40	0.43	0.40	0.38	0.34	0.34	0.32	0.33	0.31
30	0.47	0.44	0.39	0.42	0.39	0.37	0.33	0.33	0.31	0.32	0.30
35	0.46	0.43	0.38	0.41	0.38	0.36	0.32	0.32	0.30	0.31	0.29
40	0.45	0.42	0.37	0.40	0.37	0.35	0.31	0.31	0.29	0.30	0.28
45	0.44	0.41	0.36	0.39	0.36	0.34	0.30	0.30	0.28	0.29	0.27
50	0.43	0.40	0.35	0.38	0.35	0.33	0.29	0.29	0.27	0.28	0.26
55	0.42	0.39	0.34	0.37	0.34	0.32	0.28	0.28	0.26	0.27	0.25
60	0.41	0.38	0.33	0.36	0.33	0.31	0.27	0.27	0.25	0.26	0.24
65	0.40	0.37	0.32	0.35	0.32	0.30	0.26	0.26	0.24	0.25	0.23
70	0.39	0.36	0.31	0.34	0.31	0.29	0.25	0.25	0.23	0.24	0.22
75	0.38	0.35	0.30	0.33	0.30	0.28	0.24	0.24	0.22	0.23	0.21
80	0.37	0.34	0.29	0.32	0.29	0.27	0.23	0.23	0.21	0.22	0.20
85	0.36	0.33	0.28	0.31	0.28	0.26	0.22	0.22	0.20	0.21	0.19
90	0.35	0.32	0.27	0.30	0.27	0.25	0.21	0.21	0.19	0.20	0.18
95	0.34	0.31	0.26	0.29	0.26	0.24	0.20	0.20	0.18	0.19	0.17
100	0.33	0.30	0.25	0.28	0.25	0.23	0.19	0.19	0.17	0.18	0.16

10

FACTORS ARE INTERPOLATED FOR INTERMEDIATE AGE COMPUTATIONS.

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PENSION AND RETIREMENT PLAN

PERCENTAGE REDUCTION IN MONTHLY AMOUNT OF EMPLOYEE'S PENSION TO PROVIDE
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INTEREST RATE: 11.0%

AGE OF NAMED SURVIVOR *	AGE OF EMPLOYEE *										
	30	35	40	45	50	55	60	65	70	75	80
0	0.26	0.39	0.59	0.90	1.35	1.94	2.72	3.83	5.17	6.97	11.49
5	0.26	0.39	0.59	0.90	1.34	1.93	2.71	3.82	5.16	6.96	11.47
10	0.26	0.38	0.58	0.89	1.33	1.92	2.71	3.81	5.15	6.94	11.45
15	0.25	0.38	0.58	0.88	1.32	1.91	2.69	3.79	5.14	6.91	11.42
20	0.24	0.37	0.56	0.87	1.30	1.89	2.67	3.76	5.13	6.87	11.37
25	0.23	0.35	0.55	0.85	1.28	1.86	2.63	3.73	5.10	6.82	11.33
30	0.22	0.34	0.52	0.82	1.26	1.82	2.56	3.64	5.09	6.73	11.19
35	0.20	0.31	0.50	0.78	1.20	1.76	2.51	3.58	5.09	6.70	11.04
40	0.18	0.29	0.46	0.73	1.13	1.68	2.41	3.46	5.16	6.52	10.80
45	0.16	0.26	0.41	0.67	1.05	1.57	2.30	3.29	5.03	5.25	10.46
50	0.14	0.22	0.36	0.60	0.95	1.46	2.11	3.07	4.64	5.00	9.99
55	0.12	0.19	0.31	0.52	0.86	1.28	1.99	2.89	4.28	4.42	9.39
60	0.10	0.15	0.26	0.44	0.72	1.11	1.66	2.48	3.87	3.87	8.58
65	0.07	0.12	0.20	0.35	0.50	0.92	1.39	2.11	3.34	3.16	7.73
70	0.06	0.09	0.18	0.26	0.45	0.72	1.18	1.64	2.73	2.39	6.54
75	0.04	0.06	0.10	0.19	0.33	0.53	0.82	1.27	2.10	2.09	5.39
80	0.03	0.04	0.07	0.13	0.23	0.37	0.56	0.90	1.51	1.51	4.81
85	0.02	0.03	0.06	0.08	0.15	0.24	0.38	0.59	1.03	1.75	3.65
90	0.01	0.02	0.03	0.05	0.09	0.15	0.24	0.36	0.67	1.16	2.43
95	0.01	0.01	0.01	0.03	0.05	0.09	0.16	0.21	0.37	0.67	1.14
100	0.00	0.00	0.01	0.01	0.02	0.02	0.04	0.07	0.10	0.19	0.39

11

AGE OF NAMED SURVIVOR *	AGE OF EMPLOYEE *										
	30	35	40	45	50	55	60	65	70	75	80
0	0.22	0.33	0.50	0.74	1.17	1.71	2.42	3.43	5.06	7.33	10.47
5	0.21	0.32	0.49	0.77	1.17	1.70	2.41	3.42	5.03	7.31	10.44
10	0.21	0.32	0.48	0.77	1.16	1.69	2.41	3.41	5.02	7.30	10.42
15	0.21	0.32	0.49	0.76	1.16	1.69	2.40	3.40	5.01	7.29	10.39
20	0.20	0.31	0.48	0.75	1.14	1.67	2.38	3.38	4.98	7.21	10.33
25	0.19	0.30	0.47	0.74	1.13	1.65	2.35	3.35	4.95	7.11	10.23
30	0.19	0.29	0.45	0.72	1.10	1.62	2.32	3.30	4.99	7.10	10.13
35	0.17	0.27	0.43	0.69	1.06	1.57	2.26	3.23	4.81	7.04	10.12
40	0.16	0.25	0.40	0.65	1.01	1.51	2.18	3.14	4.69	6.99	9.74
45	0.16	0.23	0.37	0.60	0.95	1.43	2.07	3.08	4.51	6.67	9.55
50	0.13	0.20	0.33	0.54	0.87	1.32	1.93	2.82	4.27	6.36	9.23
55	0.11	0.17	0.28	0.48	0.77	1.18	1.76	2.59	3.97	5.96	8.74
60	0.09	0.14	0.24	0.41	0.67	1.04	1.55	2.32	3.61	5.69	8.13
65	0.07	0.11	0.19	0.33	0.55	0.87	1.32	1.98	3.15	4.87	7.31
70	0.06	0.06	0.16	0.25	0.43	0.69	1.06	1.68	2.10	4.10	6.25
75	0.04	0.04	0.10	0.18	0.32	0.52	0.80	1.21	1.81	2.26	5.00
80	0.03	0.04	0.07	0.13	0.22	0.37	0.57	0.87	1.40	2.04	3.83
85	0.02	0.03	0.06	0.10	0.15	0.24	0.38	0.59	1.01	1.71	2.70
90	0.01	0.02	0.03	0.05	0.09	0.16	0.28	0.38	0.64	1.15	1.91
95	0.01	0.01	0.01	0.03	0.05	0.09	0.14	0.21	0.34	0.67	1.10
100	0.00	0.00	0.01	0.01	0.02	0.04	0.07	0.11	0.19	0.35	0.60

12

FACTORS ARE INTERPOLATED FOR INTERMEDIATE AGE COMBINATIONS.

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AGE OF NAMED SURVIVOR *	INTEREST RATE: 13.02								60		
	30	35	40	45	50	55	60	65			
0	0.18	0.24	0.43	0.60	1.04	1.57	2.17	3.09	6.34	6.79	9.62
5	0.18	0.27	0.43	0.67	1.03	1.52	2.17	3.06	6.30	6.49	9.63
10	0.18	0.27	0.43	0.67	1.03	1.51	2.16	3.04	6.27	6.56	9.59
15	0.18	0.27	0.42	0.67	1.02	1.51	2.15	3.07	6.34	6.67	9.57
20	0.17	0.26	0.42	0.67	1.01	1.49	2.14	3.05	6.24	6.64	9.55
25	0.17	0.26	0.41	0.65	1.00	1.48	2.12	3.03	6.21	6.61	9.59
30	0.16	0.25	0.40	0.63	0.99	1.46	2.09	3.00	6.17	6.56	9.64
35	0.15	0.24	0.39	0.61	0.97	1.42	2.05	2.96	6.10	6.48	9.34
40	0.14	0.22	0.36	0.58	0.91	1.37	1.99	2.86	6.35	6.35	9.19
45	0.13	0.20	0.33	0.54	0.86	1.30	1.90	2.75	6.16	6.17	8.95
50	0.11	0.18	0.28	0.49	0.79	1.21	1.70	2.59	5.75	5.99	8.61
55	0.10	0.16	0.26	0.44	0.71	1.19	1.63	2.46	5.49	5.84	8.17
60	0.09	0.13	0.22	0.38	0.63	0.97	1.45	2.17	3.20	3.16	7.64
65	0.07	0.11	0.18	0.31	0.52	0.82	1.26	1.87	2.97	4.69	6.91
70	0.05	0.08	0.14	0.24	0.42	0.64	1.01	1.23	2.68	3.91	5.95
75	0.04	0.06	0.10	0.18	0.31	0.50	0.77	1.10	1.95	3.14	5.68
80	0.03	0.04	0.07	0.12	0.22	0.34	0.56	0.86	1.44	2.37	3.76
85	0.02	0.03	0.04	0.08	0.18	0.24	0.30	0.50	1.06	1.66	2.72
90	0.01	0.02	0.03	0.05	0.09	0.16	0.25	0.36	0.66	1.34	2.00
95	0.01	0.01	0.01	0.03	0.05	0.09	0.14	0.21	0.36	0.67	1.13
100	0.00	0.00	0.01	0.01	0.03	0.04	0.07	0.11	0.19	0.35	0.68

13

AGE OF NAMED SURVIVOR *	INTEREST RATE: 14.02								60		
	30	35	40	45	50	55	60	65			
0	0.15	0.24	0.37	0.60	0.92	1.37	1.76	2.81	6.19	6.17	8.20
5	0.15	0.24	0.37	0.59	0.91	1.36	1.75	2.80	6.19	6.16	8.27
10	0.15	0.23	0.37	0.59	0.92	1.36	1.75	2.80	6.18	6.18	8.06
15	0.15	0.23	0.37	0.59	0.91	1.36	1.75	2.79	6.17	6.19	8.05
20	0.15	0.23	0.36	0.58	0.91	1.35	1.74	2.78	6.16	6.18	8.03
25	0.14	0.22	0.34	0.57	0.90	1.34	1.72	2.76	6.16	6.16	8.29
30	0.14	0.22	0.35	0.56	0.88	1.32	1.70	2.73	6.10	6.05	8.74
35	0.13	0.21	0.34	0.55	0.86	1.29	1.67	2.69	6.05	5.99	8.66
40	0.12	0.20	0.32	0.52	0.83	1.25	1.62	2.63	5.97	5.99	8.33
45	0.11	0.18	0.30	0.49	0.79	1.19	1.59	2.53	5.85	5.73	8.34
50	0.10	0.16	0.27	0.45	0.73	1.11	1.54	2.44	5.67	5.59	8.04
55	0.09	0.14	0.24	0.41	0.66	1.02	1.31	2.33	5.45	5.21	7.66
60	0.08	0.12	0.21	0.35	0.59	0.91	1.27	2.03	5.10	4.95	7.20
65	0.06	0.10	0.17	0.30	0.50	0.70	1.18	1.77	4.82	4.36	6.55
70	0.05	0.08	0.13	0.23	0.40	0.63	0.97	1.44	2.37	2.73	5.66
75	0.04	0.06	0.10	0.17	0.30	0.49	0.75	1.14	1.86	3.02	4.69
80	0.03	0.04	0.07	0.11	0.22	0.35	0.55	0.83	1.00	1.31	1.63
85	0.02	0.03	0.04	0.06	0.15	0.24	0.38	0.57	0.98	1.65	2.66
90	0.01	0.02	0.03	0.05	0.09	0.16	0.25	0.38	0.66	1.13	1.95
95	0.01	0.01	0.01	0.03	0.05	0.08	0.10	0.22	0.36	0.47	1.13
100	0.00	0.00	0.01	0.01	0.03	0.04	0.07	0.11	0.20	0.30	0.68

14

FACTORS ARE INTERPOLATED FOR INTERMEDIATE AGE COMBINATIONS.

* AGE SHALL BE CONSIDERED TO BE THE AGE ON THE BIRTHDAY NEAREST THE EFFECTIVE
RETIREMENT DATE OF THE EMPLOYEE.

PENSION AND RETIREMENT PLAN

PERCENTAGE REDUCTION IN MONTHLY AMOUNT OF EMPLOYEE'S PENSION TO PROVIDE
 A NAMED SURVIVOR WITH A MONTHLY LIFE ANNUITY COMMENCING UPON THE DEATH
 OF THE EMPLOYEE AND EQUAL TO 1/2 OF EMPLOYEE'S UNREDUCED PENSION

AGE OF NAMED SURVIVOR *	INTEREST RATE: 10.0%										
	30	35	40	45	50	55	60	65	70	75	80
0	0.13	0.21	0.33	0.33	0.33	1.26	1.79	2.57	3.06	3.71	4.25
5	0.13	0.20	0.33	0.33	0.33	1.24	1.78	2.54	3.04	3.70	4.24
10	0.13	0.20	0.32	0.33	0.33	1.23	1.78	2.53	3.03	3.69	4.23
15	0.13	0.20	0.32	0.32	0.32	1.22	1.77	2.52	3.02	3.68	4.22
20	0.13	0.20	0.32	0.32	0.32	1.21	1.76	2.51	3.01	3.67	4.21
25	0.13	0.20	0.32	0.32	0.32	1.20	1.75	2.50	3.00	3.65	4.18
30	0.13	0.20	0.31	0.31	0.31	1.19	1.74	2.49	2.99	3.64	4.16
35	0.13	0.19	0.31	0.30	0.30	1.18	1.73	2.48	2.98	3.63	4.14
40	0.13	0.18	0.30	0.29	0.29	1.18	1.72	2.47	2.97	3.62	4.12
45	0.13	0.18	0.29	0.28	0.28	1.16	1.71	2.46	2.96	3.61	4.10
50	0.13	0.18	0.29	0.27	0.27	1.16	1.70	2.45	2.95	3.60	4.08
55	0.13	0.18	0.28	0.27	0.27	1.15	1.69	2.44	2.94	3.59	4.06
60	0.13	0.18	0.28	0.27	0.27	1.14	1.68	2.43	2.93	3.58	4.04
65	0.13	0.18	0.28	0.27	0.27	1.13	1.67	2.42	2.92	3.57	4.02
70	0.13	0.18	0.28	0.27	0.27	1.12	1.66	2.41	2.91	3.56	4.00
75	0.13	0.18	0.28	0.27	0.27	1.11	1.65	2.40	2.90	3.55	3.98
80	0.13	0.18	0.28	0.27	0.27	1.10	1.64	2.39	2.89	3.54	3.96
85	0.13	0.18	0.28	0.27	0.27	1.09	1.63	2.38	2.88	3.53	3.94
90	0.13	0.18	0.28	0.27	0.27	1.08	1.62	2.37	2.87	3.52	3.92
95	0.13	0.18	0.28	0.27	0.27	1.07	1.61	2.36	2.86	3.51	3.90
100	0.13	0.18	0.28	0.27	0.27	1.06	1.60	2.35	2.85	3.50	3.88
105	0.13	0.18	0.28	0.27	0.27	1.05	1.59	2.34	2.84	3.49	3.86
110	0.13	0.18	0.28	0.27	0.27	1.04	1.58	2.33	2.83	3.48	3.84
115	0.13	0.18	0.28	0.27	0.27	1.03	1.57	2.32	2.82	3.47	3.82
120	0.13	0.18	0.28	0.27	0.27	1.02	1.56	2.31	2.81	3.46	3.80
125	0.13	0.18	0.28	0.27	0.27	1.01	1.55	2.30	2.80	3.45	3.78
130	0.13	0.18	0.28	0.27	0.27	1.00	1.54	2.29	2.79	3.44	3.76
135	0.13	0.18	0.28	0.27	0.27	0.99	1.53	2.28	2.78	3.43	3.74
140	0.13	0.18	0.28	0.27	0.27	0.98	1.52	2.27	2.77	3.42	3.72
145	0.13	0.18	0.28	0.27	0.27	0.97	1.51	2.26	2.76	3.41	3.70
150	0.13	0.18	0.28	0.27	0.27	0.96	1.50	2.25	2.75	3.40	3.68
155	0.13	0.18	0.28	0.27	0.27	0.95	1.49	2.24	2.74	3.39	3.66
160	0.13	0.18	0.28	0.27	0.27	0.94	1.48	2.23	2.73	3.38	3.64
165	0.13	0.18	0.28	0.27	0.27	0.93	1.47	2.22	2.72	3.37	3.62
170	0.13	0.18	0.28	0.27	0.27	0.92	1.46	2.21	2.71	3.36	3.60
175	0.13	0.18	0.28	0.27	0.27	0.91	1.45	2.20	2.70	3.35	3.58
180	0.13	0.18	0.28	0.27	0.27	0.90	1.44	2.19	2.69	3.34	3.56
185	0.13	0.18	0.28	0.27	0.27	0.89	1.43	2.18	2.68	3.33	3.54
190	0.13	0.18	0.28	0.27	0.27	0.88	1.42	2.17	2.67	3.32	3.52
195	0.13	0.18	0.28	0.27	0.27	0.87	1.41	2.16	2.66	3.31	3.50
200	0.13	0.18	0.28	0.27	0.27	0.86	1.40	2.15	2.65	3.30	3.48

FACTORS ARE INTERPOLATED FOR INTERMEDIATE AGE COMBINATIONS.

* AGE SHALL BE CONSIDERED TO BE THE AGE ON THE BIRTHDAY NEAREST THE EFFECTIVE RETIREMENT DATE OF THE EMPLOYEE.

15

PENSION AND RETIREMENT PLANAPPENDIX EREDUCTION OF COMPANY-PAID SURVIVOR BENEFIT

<u>Survivor Younger By</u> (nearest full year of age difference)	<u>Percentage of Company-Paid Survivor Benefit That is Payable</u>
Less than 6 years	100.0%
6 years	98.0
7	96.0
8	94.0
9	92.0
10	90.0
11	88.5
12	87.0
13	85.5
14	84.0
15	82.5
16	81.0
17	79.5
18	78.0
19	76.5
20	75.0
21	74.5
22	74.0
23	73.5
24	73.0
25	72.5
More than 25 years	Reduced an additional 0.5% for each year over 25

PENSION AND RETIREMENT PLAN

APPENDIX F

BENEFIT LIMITATION

(1) Maximum Annual Benefit

In no case will an annual benefit payable under this Plan with respect to any employee, when added to benefits payable to such employee from all other Defined Benefit Plans of the controlled group, exceed the lesser of the Dollar Limitation or the Compensation Limitation, as defined in paragraph (4) below. For purposes of applying this limitation:

- (a) The annual benefit before application of any post-retirement elections under this Plan will be increased to reflect the value of Company-paid survivor benefits payable under Section VI, using the investment return rate determined in accordance with Appendix A and the factors in Appendix D.
- (b) If payment of a benefit begins prior to the Social Security Retirement Age but after attainment of age 62, the Dollar Limitation shall be reduced in a manner consistent with the reduction for old-age insurance benefits commencing before the Social Security Retirement Age under the Social Security Act. If payment of a benefit begins prior to age 62, the Dollar Limitation shall be reduced to the actuarial equivalent of the limit applicable at age 62.
- (c) If payment of a benefit begins after the Social Security Retirement Age, the Dollar Limitation applicable to such benefit shall be the actuarial equivalent of the Dollar Limitation where the Dollar Limitation is deemed to be a benefit beginning at the Social Security Retirement Age. The investment return rate to determine actuarial equivalence for such purposes shall be 5 percent.
- (d) In the case of an employee with fewer than 10 years of service, the Dollar Limitation shall be multiplied by a fraction, the numerator of which is his service and the denominator of which is 10.
- (e) If the benefits payable to an employee under this Plan and all other Defined Benefit Plans of the controlled group do not exceed \$10,000 for the Plan Year or any prior Plan Year and the employee has never participated in a Defined Contribution Plan maintained by any member of the controlled group, the limitations set forth in this appendix shall not be deemed exceeded.

(f) If an employee is not married at the time of retirement, such employee shall nonetheless be assumed to have a spouse of the same age for purposes of determining the maximum annual benefit.

(2) Combined Limitation

Notwithstanding the provisions of paragraph (1) above, the otherwise permissible annual benefit payable under this Plan with respect to an employee may be further reduced to comply with Section 415(e) of the Code as follows: If the employee is a participant at any time in both a Defined Benefit Plan and a Defined Contribution Plan maintained by a member of the controlled group, the sum of the Defined Benefit Plan Fraction and the Defined Contribution Plan Fraction for any Plan Year may not exceed 1.0. For purposes of this limitation, all Defined Benefit Plans of the controlled group whether or not terminated are treated as one Defined Benefit Plan and all Defined Contribution Plans of the controlled group whether or not terminated are treated as one Defined Contribution Plan.

(3) Adjustment of Benefits

The extent to which benefits otherwise payable under this Plan shall be reduced as compared to the extent to which the annual benefit under any other Defined Benefit or Defined Contribution Plans shall be reduced in order to comply with Section 415 of the Code shall be determined by the Board of Benefits and Pensions or its delegate in such a manner so as to maximize the aggregate benefits payable under such Plans to such employee. If a reduction is made under this Plan, the Board or its delegate shall advise the affected employee of any additional limitation on their annual benefit required by this paragraph.

(4) Definitions

For purposes of this Appendix:

- (a) The term "Dollar Limitation" shall mean \$90,000 or such other amount as may be prescribed under Section 415(b)(1)(A) of the Code or by regulations, rulings or other official announcements issued by the Secretary of the Treasury.
- (b) The term "Compensation Limitation" means 100 percent of the employee's average compensation for his high three years as computed under Treas. Reg. 1.415-3(a)(3).

(c) The term "Projected Annual Benefit" shall mean the benefits which are projected to be paid annually under all Defined Benefit Plans of the controlled group to an employee payable as a straight life annuity commencing at normal retirement age. Such projection shall be based on the assumption that:

- (i) the employee's compensation for all future years will equal his compensation for the year of computation,
- (ii) the employee's future participation in the Defined Benefit Plans of the controlled group will continue uninterrupted until he has reached normal retirement age and that he will earn a full year of service for each full year he participates in the Defined Benefit Plans of the controlled group during that period, and
- (iii) all other relevant factors considered in computing the benefits will remain constant with the year of computation.

(d) The terms "Defined Benefit Plan" and "Defined Contribution Plan" shall have the definitions provided in Section 415(k) of the Code.

(e) The term "Defined Benefit Plan Fraction" for any year shall be a fraction, the numerator of which is an amount representing the total Projected Annual Benefit of the employee under all Defined Benefit Plans of the controlled group, determined as of the close of the year, and the denominator of which is the lesser of (i) the product of 1.25 multiplied by \$90,000 (or such other amount as may be prescribed in accordance with regulations, rulings, or other official announcements issued by the Secretary of Treasury), or (ii) the product of 1.4 multiplied by 100 percent of the employee's average compensation for his high 3 years.

(f) The "Defined Contribution Plan Fraction" for any year shall be a fraction, the numerator of which is the sum of the Annual Additions to the employee's account in all Defined Contribution Plans of the controlled group as of the close of the year, and the denominator of which is the sum of the lesser of the following amounts determined for such year and for each prior year of service with the controlled group; (1) the product of 1.25, multiplied by the dollar limitation under Section 415(c)(1)(A) of the Code for such year (determined without regard to Section 415(c)(6) of the Code, or

(ii) the product of 1.4 multiplied by 25 percent of the employee's compensation for such year. In applying this definition with respect to years beginning before January 1, 1976:

(i) the aggregate amount taken into account in determining the numerator of the Defined Contribution Plan Fraction may not exceed the aggregate amount taken into account in determining the denominator of the Defined Contribution Plan Fraction, and

(ii) the amount taken into account in determining the amount of an employee's contributions in excess of 6 percent of his compensation for any year concerned shall be an amount equal to the excess of the aggregate amount of employee contributions for all years beginning before January 1, 1976, during which the employee was an active participant in the Defined Contribution Plan(s) of the controlled group, over 10 percent of the employee's aggregate compensation for all such years, multiplied by a fraction the numerator of which is 1 and the denominator of which is the number of years beginning before January 1, 1976, during which the employee was an active participant in the Defined Contribution Plan(s). For such purpose, employee contributions made on or after October 2, 1973, shall be taken into account only to the extent that the amount of such contributions does not exceed the maximum amount of employee contributions permissible under the Defined Contribution Plans as in effect on October 2, 1973.

(g) The term "Compensation" shall mean the compensation of the employee from a member of the controlled group for the year and shall include, but not be limited to, the employee's wages, salary and other amounts received for personal services actually rendered. Income from sources without the United States, otherwise excluded from the gross income of an employee for purposes of his federal income tax return, shall be considered compensation for purposes of this definition. Compensation does not include deferred compensation, stock options (unless includable in gross income under the election described in Section 83(b) of the Code) and other distributions which receive special tax benefits.

- (h) The term "Annual Addition" means the sum for any year of:
 - (i) contributions to a Defined Contribution Plan made on behalf of the employee by a member of the controlled group, and
 - (ii) the lesser of: the employee's contributions to a Defined Contribution Plan in excess of 6 percent of his compensation, or one-half of the employee contributions.
- (i) The term "Social Security Retirement Age" means the age used as the retirement age under Section 216 (1) of the Social Security Act, except that such section shall be applied - a) without regard to the age increase factor, and b) as if the early retirement age under Section 216 (1) of such Act were 62.

(5) Priority of Section 415 of the Code

The limitations of this paragraph are intended to comply with Section 415 of the Code so that the maximum benefits provided under plans maintained by members of the controlled group shall be no greater than the maximum amounts allowed under Section 415 of the Code. To the extent there is any conflict between this paragraph and the provisions of Section 415, the provisions of Section 415 shall be controlling.

PENSION AND RETIREMENT PLAN

APPENDIX G

OPERATION OF THE PLAN AS A TOP-HEAVY PLAN

In the unlikely event that the Plan becomes a top-heavy plan within the meaning of Section 416(g) of the Code, the following provisions will apply, notwithstanding any other Plan provisions to the contrary.

(1) Minimum Benefit

The minimum benefit payable at normal retirement age shall be equal to 2 percent of the employee's average compensation (as described in Section 416(c)(1)(D) and any Treasury regulations issued thereunder) during his five highest-paid consecutive calendar years of service times each of the first 10 years of service after December 31, 1983 in which the Plan is a top-heavy plan. For purposes of determining average compensation, years ending before January 1, 1984, or beginning after the close of the last year in which a plan was top-heavy shall not be taken into account.

(2) Minimum Vesting

Notwithstanding the provisions of Section V, an employee shall be eligible for a deferred pension if, while the Plan is a top-heavy plan, his employment is terminated before death or retirement after he has completed 3 years of service. The amount of such deferred pension, calculated as a single life annuity commencing at normal retirement age, shall be equal to his accrued benefit.

(3) Compensation Limitation

For any Plan Year in which the Plan is a top-heavy plan, the compensation limitation described in Section 416(d) of the Code shall apply.

(4) Impact on Maximum Benefits

For any plan year in which the Plan is top-heavy, the Defined Benefit and Defined Contribution Plan Fractions described in Appendix F shall be applied by substituting "1.0" for "1.25" wherever it appears therein.

(5) Definitions and Assumptions

For purposes of determining whether the plan is a top-heavy plan under Section 416(g) of the Code, the following assumptions shall apply:

- (a) **Actuarial Assumptions.** The present value of the accrued benefit shall be determined using: (i) an interest rate equal to the rate in effect for deferred annuities prescribed by the Pension Benefit Guaranty Corporation and (ii) the mortality rates provided in the Du Pont Employee, Pensioner and Survivor Mortality Tables.
- (b) **Determination Date.** The determination date for any Plan year shall be December 21st of the preceding Plan year.
- (c) **Valuation date.** The valuation date for any Plan Year shall be June 30th of the preceding Plan Year.
- (d) **Key employees and non-key employees.** In determining which employees are key employees and which are non-key employees, the criteria set forth in Code Section 416 and the regulations thereunder shall be applied.
- (e) **Top heavy ratio.** The top heavy ratio shall be computed in accordance with Code Section 416 and the regulations thereunder.
- (f) **Required and Permissive Aggregation.** For purposes of determining if the Plan is a top-heavy plan for a particular plan year, each tax qualified plan of the Company in which a key employee participates in the plan year containing the determination date, or any of the four preceding plan years, and each other tax qualified plan of the Company which, during this period, enables any plan, in which a key employee participates, to meet the requirements of Section 401(a) (4) or 410 of the Code shall be aggregated within the required aggregation group. All other tax qualified plans which are not required to be aggregated under the previous sentence but that satisfy the requirements of Code section 401(a) (4) and 410 when considered together with the required aggregation group shall also be aggregated.
- (g) **Accrued Benefit.** The accrued benefit of any employee (other than a key employee) shall be determined in accordance with Code Section 416(g)(4)(F).

(6) **Priority of Section 416**

The provisions of this section are intended to comply with Section 416 of the Code with respect to the operation of the Plan as a top-heavy plan. To the extent there is any conflict between this section and the provisions of Section 416 of the Code, the provisions of Section 416 shall be controlling.